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# Resident Satisfaction
# with Retirement Community
# Living in Ontario

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## ABSTRACT

This study investigates the degree of satisfaction which residents of five existing Ontario retirement communities, namely **Tecumseth Pines, Morningside Village, Green Haven Estates, Heritage Village**, and **Creg Quay**, associate with various aspects of their current residential environments. This analysis is based upon a sample of 219 retirement community residents, of which 60% were over the age of 65 years, 75% were married, and 85% maintained good to excellent health.

From a methodological standpoint, this study examined the retirement community residential environment in the context of four broad evaluative dimensions, including **Dwelling Characteristics, Location Considerations, Tenure Options,** and **Lifestyle Considerations**. In turn, each of these dimensions comprised a number of related residential attributes.

In the survey, respondents were asked to rate each attribute in terms of its importance and their satisfaction with each attribute. The attribute ratings within each dimension then were amalgamated to create average importance and satisfaction scores.

Importance and satisfaction scores on all attributes and dimensions were also combined multiplicatively to derive weighted satisfaction scores. These weighted scores provided a measurement of the relative contribution of each attribute and dimension to overall satisfaction, while accounting for the combined effect of attribute/dimension importance and satisfaction.

The results from the survey indicate that retirement community residents are highly satisfied with their residential environments. Moreover, it was found that Dwelling Characteristics form the highest contribution to overall residential satisfaction, followed by Lifestyle Considerations, Location Considerations and Tenure Options.

In examining the differences in the residential evaluations of the respondents, the survey results illustrated that most variation was related to community of residence, rather than housing type or tenure. In addition, household income and respondent health were the two most significant personal characteristics that accounted for the variation in residential evaluations.

## EXECUTIVE SUMMARY

With the aging of the population, the demand placed upon the housing industry in Canada to provide suitable accommodations for the elderly has, and will, continue to increase. One response to this demand is the "planned retirement community". These communities are defined by the Research and Special Projects Branch, Community Planning wing of the Ministry of Municipal Affairs for Ontario as "planned, low density, age-restricted developments, offering a range of recreational services and constructed primarily by private capital as profit making ventures. It has been assumed that, at least when they move in, the retirees are active and relatively healthy".

**Study Intent and Conceptual Framework**

With the emergence of such communities, the intent of this study is to provide an evaluation of residential satisfaction among residents of five Ontario retirement communities, including Tecumseth Pines, Morningside Village, Green Haven Estates, Heritage Village and Creg Quay. More specifically, the study is designed to examine the levels of importance and satisfaction that residents place upon a variety of attributes used to characterize their respective residential communities.

The conceptual framework used to characterize the residential environment is based on a review of residential satisfaction research studies, as well as literature which is specifically oriented towards retirement housing. In general, this framework is based on the assumption that people evaluate communities on the basis of a series of broad residential dimensions, namely Location Considerations, Dwelling Characteristics, Tenure Options, and Lifestyle Considerations. Each dimension comprised a number of related attributes which more clearly define its overall character. This type of structuring is closely related to classic consumer choice theory, which implies that people evaluate goods and products based on individual aspects of the product which contribute to the collective evaluation, rather than concentrating on the collective evaluation only.

Recognizing this, the rating of individual attributes within each dimension contributes to satisfaction with that dimension, while relative satisfaction with each dimension contributes to overall satisfaction. As such, a hierarchical structuring of the residential environment was created.

**Literature Review**

The literature suggests that location considerations are less important for those living in retirement communities, as opposed to more conventional environments. This is primarily due to the fact that most retirement communities are located in rural areas, where land values are lower and housing is less expensive. Since a desire to "cash out" on the current home is a common trait amongst those moving to retirement communities, a rural location is an appropriate trade-off. As a result, specific location becomes less important. Notwithstanding this, however, the literature also suggests that accessibility to services and family remain important considerations.

Dwelling characteristics is said to be the most important dimension in contributing to residential satisfaction in the literature. This is not surprising, since it is the most fundamental dimension - people live in the dwelling. Within the dimension, however, certain attributes vary in terms of their importance. For example, the literature suggests that most retirement community residents prefer detached housing over attached housing, and site-constructed housing over manufactured housing. Moreover, most residents are looking for smaller-sized houses so that a trade down in value from their original homes can be achieved when moving into a retirement community.

Dwelling privacy is also considered to be a particularly important attribute in the literature, as is the fact that consumers see retirement communities as having the potential to reduce the amount of household maintenance responsibilities.

With respect to tenure options, conventional wisdom suggests that while leasehold communities are the most prevalent, freehold and condominium tenure are generally more preferred and are usually associated with higher levels of satisfaction.

Finally, the literature suggests that lifestyle considerations are important in contributing to satisfaction with retirement communities. The ability to live near and socialize with similar age peers is particularly important, as is the "leisure" orientation of most communities, resulting from the many recreational and social facilities which are usually available.

The literature review reveals that satisfaction with residential environments tends to vary somewhat between individuals, often based on common socio-demographic characteristics. For example, increased satisfaction is usually related to increased age, length of residence, and income.

### Study Results

The results of the study both support and refute many of the points cited in the literature review. To begin, the most fundamental conclusion of this study, is that residents of the five Ontario retirement communities surveyed exhibit a high level of satisfaction with their current residential environments. Despite this, however, the different dimensions of the residential environment do not contribute equally to the overall satisfaction of the residential environment. This is because certain residential dimensions either take on more importance in evaluating communities generally, or they provide less satisfaction within the current dwelling environment, than do other dimensions.

The results show that in terms of their respective contributions to satisfaction with living in retirement communities, the residential dimensions ordered out as follows:

1. **DWELLING CHARACTERISTICS**
2. **LIFESTYLE CONSIDERATIONS**
3. **LOCATION CONSIDERATIONS**
4. **TENURE CONSIDERATIONS**

It really comes as no surprise to learn that Dwelling Characteristics provides the greatest contribution to overall satisfaction with retirement community living. It is the most fundamental dimension, regardless of whether the housing is age segregated, whether it is rural, or whether it is urban. People live in the dwelling itself, so its predominance comes first and foremost.

The attribute which makes the greatest contribution to overall satisfaction with this dimension at retirement communities, is the availability of one storey units.

Following this, it is apparent that detached housing is preferred over attached housing. Interestingly, those interviewees currently living in attached housing are largely dissatisfied with this type of housing generally, and dissatisfied with the amount of privacy the house affords, in particular. Moreover, open ended resident comments from this group indicate this dissatisfaction with privacy in attached units seems related mainly to poor soundproofing between units.

It is also interesting to note that the interviewees placed little importance on whether or not the housing in the community was site-constructed, or manufactured. In addition, there is no significant difference in the level of satisfaction between these two housing types. This finding runs contrary to the perception that manufactured housing is subject to a negative image and may be less marketable than site-constructed housing.

Finally, the desire for less maintenance and a smaller-sized housing form secondary contributions to overall satisfaction on the dwelling considerations dimension.

As noted earlier, the Lifestyle Considerations dimension provides the second greatest contribution to the resident's satisfaction with living in their communities. This is interesting, given the coinage of the term most often used to describe the retirement community from a marketing standpoint - "adult lifestyle community".

The most important attribute contributing to satisfaction within this dimension is the provision of an all adult environment. This result is consistent across virtually all interviewees, regardless of personal characteristics or the community they inhabit. This is a particularly enlightening result, given the current contention over the legality of restricting housing purchase or tenancy on the basis of age. It is also important in terms of the social acceptance of age segregated communities. It seems that not only are such communities satisfactory to their residents, but their all adult nature is, in fact, one of their major points of attraction. On the other hand, attributes such as the availability of recreational and social facilities provides only a limited contribution to satisfaction to retirement community living.

The fact that lifestyle is the second most influential dimension in accounting for overall satisfaction is particularly interesting, since it is just the third most important dimension from an evaluative standpoint. Conversely, the Location Considerations dimension received the second highest importance rating, but its satisfaction rating is the lowest of all dimensions. As such, its contribution to the overall satisfaction of retirement community residents is lower.

This result could be due to the fact that while the residents surveyed place importance on living in a community which has a rural setting, they place a higher level of importance on being close to a city, and thereby in a position to utilize the related services. However, the residents show higher satisfaction with the former, rather than the latter, partially contributing to the lower satisfaction with the location dimension.

Aside from this, the residents gain more satisfaction from having good driving access to services, than from geographic location attributes, such as proximity to a small town or a city. In particular, shopping, medical and hospital services should be readily accessible from the community for it to possess a satisfactory location.

Finally, one of the most interesting results of the study is the minimal contribution which Tenure Considerations apparently have in determining the level of satisfaction among retirement community residents. This being the case, it would appear that residents place very little importance on tenure in evaluating retirement communities generally.

Moreover, the results show that of the three tenure types studied, freehold is the most preferred, followed by leasehold and condominium, although there is little difference in the preference for the latter. Perhaps a more important result is that there is no significant difference in the satisfaction ratings of residents living under different tenure types, after the interdependency which tenure has with community is accounted for.

This finding runs contrary to the popularly held notion that leasehold tenure is a less satisfactory form of tenure than other options. In fact, amongst people of lower and moderate affluence, leasehold tenure becomes a more preferred option. This is due to the fact that these communities usually offer the lowest selling prices, with the associated trade-off of a monthly lease fee. Thus, leasehold communities can have high appeal with those who may have more limited "up front" funds, but whose monthly income is stable, secure and sufficient to cover costs.

In closing, it seems as if the planned retirement community is becoming a well accepted part of the housing fabric and is here to stay. Hopefully, the improved understanding of buyer preferences and resident satisfactions which result from this study of existing communities can be used to enhance the liveability of future communities through better planning.

«Satisfaction des résidents à l'égard des
collectivités-retraites en Ontario»

# RÉSUMÉ

Avec le vieillissement de la population, la demande de logements adaptés aux besoins des personnes âgées que doit satisfaire l'industrie canadienne du logement est en hausse et continuera de l'être. L'une des réponses à cette demande est la «collectivité-retraite planifiée». La Direction de la recherche et des projets spéciaux, Section de la planification communautaire du ministère des Affaires municipales définit ces collectivités comme étant des ensembles planifiés, à faible densité, destinés à des personnes d'un âge déterminé, et qui offrent des services récréatifs considérables. Ces collectivités sont principalement construites par des promoteurs indépendants à des fins lucratives. On assume que les retraités du moins lorsqu'ils emménagent, sont actifs et relativement en bonne santé.

**But de l'étude et cadre conceptuel**

Avec l'apparition de ce genre de collectivités, la présente étude vise à évaluer la satisfaction des résidents vis-à-vis de leurs logements dans les cinq collectivités-retraites suivantes : Tecumseth Pines, Morningside Village, Green Haven Estates, Heritage Village et Creg Quay. L'étude vise plus précisément à examiner le degré de satisfaction des résidents et l'importance qu'ils accordent à diverses caractéristiques de leurs collectivités résidentielles respectives.

Le cadre conceptuel utilisé pour décrire le milieu résidentiel se fonde aussi bien sur un examen des enquêtes sur la satisfaction des résidents, que sur la documentation spécifique aux maisons de retraite. En général, ce cadre s'appuie sur l'hypothèse que les gens évaluent les collectivités selon une série des critères résidentiels élargis, en l'occurrence l'emplacement, les caractéristiques des habitations, les modes d'occupation, et le style de vie. Chaque critère comporte un certain nombre de caractéristiques connexes qui définissent plus clairement son caractère général. Ce type de structuration est étroitement lié à la théorie classique du choix du consommateur, selon laquelle les gens évaluent les biens et les produits d'après les aspects individuels du produit qui contribuent à l'évaluation collective, plutôt qu'en se concentrant sur l'évaluation collective seulement.

Compte tenu de ce qui précède, l'évaluation des caractéristiques individuelles relevant de chaque critère contribue à la satisfaction par rapport à ce critère, alors que la relative satisfaction concernant chaque critère contribue à la satisfaction générale. Une structuration hiérarchisée du milieu résidentiel a ainsi été créée.

**Documentation**

La documentation laisse suggérer que les considérations de l'emplacement sont moins importantes pour ceux qui vivent dans des collectivités-retraites, que pour ceux des milieux plus conventionnels. Cela résulte essentiellement du fait que la plupart des collectivités-retraites sont situées dans des secteurs ruraux, où la valeur des terrains est plus faible et les logements moins chers. Puisque le désir d'obtenir de l'argent

comptant pour leur logement est commun à tous ceux qui emménagent dans des collectivités-retraites, l'emplacement rural est le compromis approprié. Par conséquent, l'endroit spécifique devient moins important. Malgré tout, la documentation suggère aussi que l'accès aux services et à la famille restent des considérations importantes.

Il ressort de la documentation que les caractéristiques du logement constituent le critère essentiel contribuant à la satisfaction des résidents. Cela n'est pas surprenant, puisque c'est la dimension la plus fondamentale - les gens habitent les logements. Cependant, certaines caractéristiques de ce critère peuvent varier en importance. La documentation indique par exemple que la plupart des résidents des collectivités-retraites préfèrent des maisons individuelles aux logements jumelés et des maisons bâties sur place aux maisons usinées. En outre, les résidents, en emménageant dans une collectivité-retraite, recherchent des maisons plus petites d'une valeur inférieure à leur ancien logement.

Dans la documentation, la vie privée dans le logement est aussi jugée comme une caractéristique particulièrement importante, tout comme le fait que les consommateurs voient dans les collectivités-retraites le moyen de réduire les tâches d'entretien ménager.

Quant aux modes d'occupation, la sagesse populaire suggère que même si les collectivités locatives sont les plus nombreuses, les propriétés et les copropriétés sont généralement préférés et habituellement associées à des niveaux de satisfaction plus élevés.

Enfin, la documentation indique que les considérations de style de vie contribuent de façon significative à la satisfaction de vivre dans des collectivités-retraites. La proximité et la fréquentation de gens du même âge est particulièrement importante, tout comme la place qu'occupent les loisirs dans la plupart des collectivités, en raison des nombreuses installations récréatives et sociales qui sont habituellement disponibles.

La documentation révèle aussi que la satisfaction à l'égard des milieux résidentiels tend à varier d'une personne à l'autre, variation souvent basée sur les caractéristiques socio-démographiques communes. Par exemple, le degré de satisfaction augmente habituellement avec l'âge, la durée de séjour, et le revenu.

**Conclusions de l'étude**

Les conclusions de l'étude supportent et refutent à la fois de nombreux points cités dans la documentation. D'abord, la principale conclusion de cette étude est que les résidents des cinq collectivités-retraites de l'Ontario ayant fait l'objet de la présente étude affichent un niveau de satisfaction élevé vis-à-vis de leurs milieux résidentiels actuels. Malgré tout, les différents critères du milieu résidentiel ne contribuent pas de façon égale à la satisfaction générale envers le milieu. Cela s'explique par le fait que certains critères résidentiels prennent trop d'importance dans l'évaluations des collectivités en général, ou donnent moins de satisfaction dans le milieu actuel que ne le font les autres critères.

Les conclusions montrent que selon leur contribution respective à la satisfaction de vivre dans les collectivités-retraites, les critères résidentiels se classent de la manière suivante :

1. **CARACTÉRISTIQUES DU LOGEMENT**
2. **STYLE DE VIE**
3. **EMPLACEMENT**
4. **MODE D'OCCUPATION**

C'est vraiment sans aucune surprise que l'on apprend que les caractéristiques du logement contribuent le plus à la satisfaction générale de la qualité de vie dans les collectivité-retraites. C'est la dimension la plus fondamentale, que le logement soit réservé aux personnes âgées, qu'il soit en milieu rural ou en milieu urbain. Les gens habitent le logement, aussi ses caractéristiques prennent-elles la première place.

Le critère qui contribue davantage à la satisfaction générale dans les collectivités-retraites est la disponibilité de logements d'un seul niveau.

Puis, il semble que la préférence va aux maisons individuelles plutôt qu'aux logements jumelés. Il est intéressant de noter que les interviewés habitant actuellement des logements jumelés sont généralement mécontents de ce type de logement et du degré d'intimité qu'il procure. En outre, d'après les commentaires libres recueillis auprès des résidents de ce groupe, il semble que le manque d'intimité dans les logements mitoyens provienne surtout d'une mauvaise insonorisation.

Il est aussi intéressant de noter que les personnes interviewées attachent moins d'importance au fait qu'il s'agit d'une maison construite sur place ou usinée. En outre, le degré de satisfaction pour ces deux types de maison est à peu près identique. Cette conclusion va à l'encontre de l'image négative perçue à l'égard des maisons usinées et plus difficiles à vendre que les maisons construites sur place.

Enfin, le désir d'avoir moins d'entretien et un logement plus petit viennent appuyer la satisfaction générale à ce chapitre.

Comme on l'a indiqué plus haut, les considérations de style de vie contribuent en deuxième lieu à la satisfaction des résidents pour leurs collectivités. Ce point est intéressant, étant donné le terme le plus souvent utilisé pour donner une description commerciale de la collectivité-retraite - «collectivité pour l'âge d'or».

À ce niveau, le milieu adulte constitue le plus grand critère de satisfaction. Presque toutes les personnes interviewées sont unanimes sur ce point quelque soient leur collectivité ou leurs caractéristiques personnelles. C'est une conclusion éclairante, étant donné le débat actuel sur la légalité de restreindre l'achat ou la location d'un logement d'après l'âge. C'est également important en fonction de l'acceptation sociale des collectivités établies pour des personnes du même âge. Il semble que, non seulement de telles collectivités satisfont les résidents, mais que le milieu adulte constitue l'un de leurs principaux points d'attraction. D'autre part, la disponibilité d'installations récréatives et sociales ne

contribuent que de façon limitée à la satisfaction de vivre dans une collectivité-retraite.
Le fait que le style de vie soit le second critère en importance dans la satisfaction générale est particulièrement intéressant, puisqu'il n'arrive qu'en troisième position dans l'évaluation. Réciproquement, les considérations d'emplacement sont arrivées en deuxième position, alors qu'elles constituent le plus faible critère du point de vue de la satisfaction. Leur contribution à la satisfaction générale des résidents des collectivités-retraite est ainsi plus faible.

Ce résultat est peut-être attribuable au fait que même si les résidents interviewés accordent de l'importance à la vie dans une collectivité en milieu rural, ils accordent une plus grande importance au fait d'être à proximité d'une ville pour pouvoir utiliser les services connexes. Cependant, les résidents montrent une plus grande satisfaction pour le milieu rural que pour le milieu urbain, ce qui explique partiellement le degré moindre de satisfaction concernant le critère d'emplacement.

En outre, les résidents sont plus satisfaits d'un bon accès par voiture aux services, que de facteurs d'emplacement géographique tels la proximité d'une petite ou d'une grande ville. En particulier, les centres d'achats et les services médicaux et hospitaliers doivent être facilement accessibles de la collectivité pour que l'emplacement soit satisfaisant.

Enfin, une des conclusions les plus intéressantes de l'étude est la contribution minime que les considérations de mode d'occupation occupent semble-t-il dans le degré de satisfaction des résidents des collectivités-retraites. Puisque c'est le cas, les résidents sembleraient attacher très peu d'importance au mode d'occupation dans l'évaluation générale des collectivités-retraites.

En outre, les conclusions montrent que des trois modes d'occupation étudiés, la propriété est le préféré, suivi de la location et de la copropriété, bien qu'il y ait peu de différence entre ces deux derniers modes. Mais il est peut-être encore plus important de constater qu'il n'y a pas de différence significative dans le degré de satisfaction des résidents selon divers modes d'occupation, une fois que l'on a tenu compte de l'interdépendance du mode d'occupation et la collectivité.

Cette conclusion va à l'encontre de la notion populaire selon laquelle la location est un mode d'occupation moins satisfaisant. En effet, la location est l'option préferée des gens de revenus faible et modéré, du fait que ces collectivités offrent habituellement les prix de vente les plus bas. Ainsi, les collectivités locatives peuvent attirer ceux qui disposent de fonds limités, mais dont le revenu mensuel est stable, sûr et suffisant pour couvrir les frais.

En conclusion, il semble que la collectivité-retraite planifiée est en train de s'ancrer pour de bon dans le système de logement. La meilleure compréhension des préférences des acheteurs et des satisfactions des résidents qui ressortent de cette étude des collectivités existantes permettront, nous l'espérons, d'améliorer la qualité de vie des futures collectivités par le biais d'une meilleure planification.

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# OUTLINE OF STUDY

This study is composed of six chapters.

**Chapter One** provides both the background and the overall study objectives for the project.

**Chapter Two** contains a review of the literature on residential satisfaction, with particular emphasis on the attributes and dimensions outlined in the conceptual framework.

**Chapter Three** delineates the methods used in this study. Specifically, an outline of the data collection and data analysis procedures will be presented. This chapter also includes commentary on the selection of the communities surveyed for the study, as well as detailed profiles of the five communities selected for the case study.

**Chapter Four** presents the respondent socio-demographic profile, and outlines the structure of residential satisfaction for the entire group - which attributes are most important to respondents in the appraisal of any residence and which residential attributes are found to be most satisfactory by respondents in the evaluation of their present home. In essence, this chapter presents the substantive results generated by the survey.

**Chapter Five** complements Chapter Four, and discusses variation in the results amongst respondent groups identified in terms of pre-selected discriminatory variables. It also considers the relative importance of these discriminatory variables in accounting for variation in results.

In the final chapter, **Chapter Six**, findings will be summarized and conclusions drawn.

# Chapter One

# BACKGROUND AND STUDY OBJECTIVES

## 1.1 BACKGROUND

In 1981, there were less than 1 million seniors in Canada. Since that time, this population has grown to over 3 million. By 1996, it is projected that approximately 7.8 million Canadians will be over fifty years of age (Hart, 1988, p. 3). With the aging of the population, the demand placed upon the housing industry in Canada to provide suitable accommodations for the elderly has, and will, continue to increase. One response to this demand is the "planned retirement community".

In order to understand the concept of the planned retirement community, it is imperative to develop a systematic definition of this specialized housing environment. Difficulties arise, however, in accomplishing this task because the concept of a retirement community has changed dramatically since its inception. Therefore, the historical evolution of the retirement community in North America must be examined prior to establishing a functional definition of this retirement housing option.

### 1.1 (a) The Evolution of the Planned Retirement Community in North America

Historically, the first retirement communities in North America can be traced back to the American trailer parks of the 1920's. Many of these communities were founded by various labour, religious and fraternal organizations and were intended "to create a supportive living environment for their retiring members" (Marans et al, 1983, p. 86). Since these early communities were geared toward such specialized groups, they were generally small in size and few in number. Although the first retirement communities were located in Florida, a majority of these communities were later established in the north central states (Anderson, 1988, p. 6).

Retirement communities witnessed several lean years during the Depression and the Second World War. Although these communities faced severe economic hardships, they were determined to survive. As a result of their persistence, retirement communities in North America experienced a resurgence in the post-war period.

During the 1950's and the first half of the 1960's, a new era of retirement community development emerged, as private builders recognized the potential for marketing homes to a growing population of older Americans. The size of the new retirement communities varied from several hundred, to over one thousand inhabitants, with the majority of these communities being located in the 'Sunbelt' states of Florida, California and Arizona (Marans, 1983; Anderson, 1988).

In the late 1960's and early 1970's, retirement communities in the United States "had grown to rather gargantuan proportions, in terms of not only population, but facilities and services offered to residents as well" (Anderson, 1988, p. 8). In many ways, Arizona's **Sun City** and California's **Leisure World** epitomized the American retirement community at this time, boasting populations of 47,500 and 22,000 respectively, and providing a plethora of recreational and social facilities and services for their residents.

As American retirement communities were reaching their zenith in the early part of the 1970's, retirement communities in Canada were only just beginning to emerge. Interestingly, the genesis of the Canadian retirement community was similar to that of the United States, as both were borne out of the trailer parks phenomenon: "A few [of the early retirement communities in Canada] were actually mobile home parks which grew to become retirement communities by virtue of attracting a large number of older residents" (Anderson, 1988, p. 29).

Since the latter part of the 1970's, fewer large-scale retirement communities have been built in the United States. The reduction in scale of these communities has been attributed to the escalating costs associated with the land development process. Many of the newer communities now offer greater flexibility in terms of housing type, sponsorship, service provision, tenure arrangements, and location. With specific regard to location, this time period witnessed the emergence of many of these communities in the northeastern part of the United States, countering the perception of the time, that the retirement community was marketable strictly as a warm climate phenomenon.

In Canada, the private sector has been active in developing several relatively small-scale retirement communities since the latter half of the 1970's. To date, much of the retirement community development has taken place in the province of Ontario, with the majority of these communities being situated in rural and recreational areas. These types of retirement communities generally appeal to active residents interested in pursuing a leisure-oriented lifestyle.

### 1.1 (b) Defining the Retirement Community

Many scholars have endeavoured to develop a coherent body of knowledge for the planned retirement community. In general, most definitions and typologies reveal that these specialized housing environments typically vary with respect to: size; residential density of development; housing type; sponsorship; level of service; tenure arrangement; and location.

Most definitions share several of these features, however, segregation on the basis of age is noted in all. While some definitions imply absolute segregation, others offer the notion that residents are mainly older people. All definitions suggest that retirement community residents are physically well and active and some may even be engaged in part-time or full-time employment. There is reference made to the provision of services and the concept of a planned or intentional community for older people is imbedded in each definition (Pastalan, 1983, p. 3).

For the purposes of this study, a definition created by the Research and Special Projects Branch, Community Planning wing of the Ministry of Municipal Affairs for Ontario will be used. This agency defines retirement communities in Ontario as "planned, low density, age-restricted developments, offering a range of recreational services and constructed primarily by private capital as profit making ventures. It has been assumed that, at least when they move in, the retirees are active and relatively healthy" (1986).

## 1.2 CONCEPTUAL FRAMEWORK AND STUDY OBJECTIVES

The intent of this study is to provide an evaluation of residential satisfaction among residents of five Ontario retirement communities. More specifically, the study is designed to examine the levels of importance and satisfaction that residents place upon a variety of attributes that characterize their respective residential communities. In order to understand this characterization more clearly, it is useful to place it within a conceptual framework.

The conceptual framework is based on the structuring of the residential environment in a hierarchy (see Figure 1). The hierarchy involves the evaluation of eighty (80) residential attributes arranged under four broader dimensions of the residential environment. These dimensions are:

1) Location Considerations;
2) Dwelling Characteristics;
3) Tenure Options;
4) Lifestyle Considerations.

Conceptually, the hierarchy is organized from overall satisfaction with the residence, through the four broad dimensions, to the more numerous related attributes. This hierarchical conceptualization applies to both the importance and the satisfaction ratings that retired residents place upon these dimensions and attributes.

## 1.3 CASE STUDY OF RETIREMENT COMMUNITIES IN ONTARIO

As revealed in part 1.1, the planned retirement community is a relatively recent phenomenon in Canada, and although most developments have occurred in Ontario an increasing number of these communities are being built across Canada.

In Ontario, there are twenty-eight (28) existing retirement communities, scattered across the province, excluding retirement residences and continuing care centres. Of these, five (5) communities were sampled for this study (see Figure 2):

1) **Tecumseth Pines**, Tottenham;
2) **Morningside Village**, New Hamburg;
3) **Green Haven Estates**, Sarnia;
4) **Heritage Village**, Vineland;
and 5) **Creg Quay**, Lancaster.

FIGURE 1

CONCEPTUAL FRAMEWORK

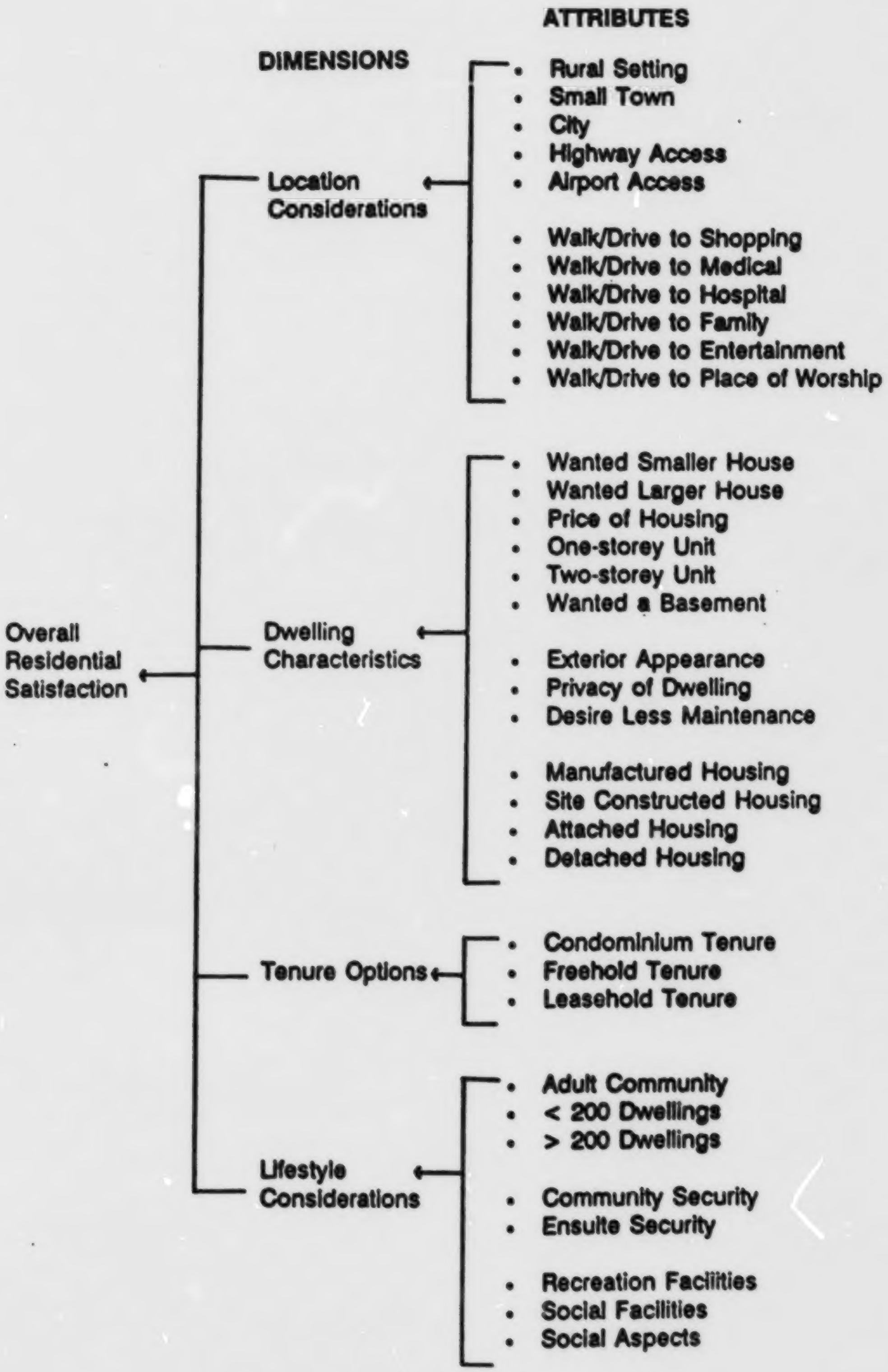
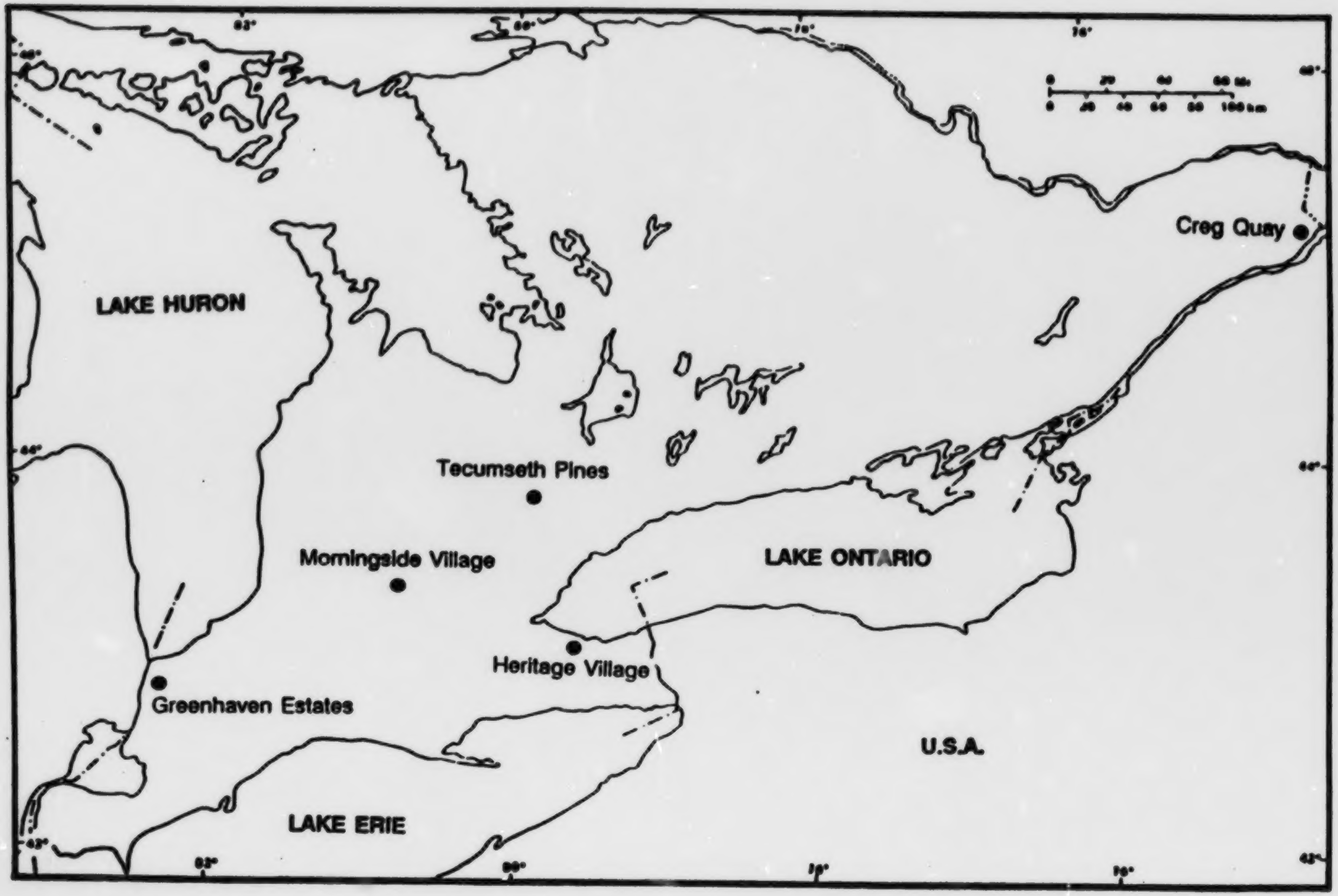

ATTRIBUTES
DIMENSIONS
Overall Residential Satisfaction
Location Considerations
Rural Setting
Small Town
City
Highway Access
Airport Access
Walk/Drive to Shopping
Walk/Drive to Medical
Walk/Drive to Hospital
Walk/Drive to Family
Walk/Drive to Entertainment
Walk/Drive to Place of Worship
Dwelling Characteristics
Wanted Smaller House
Wanted Larger House
Price of Housing
One-storey Unit
Two-storey Unit
Wanted a Basement
Exterior Appearance
Privacy of Dwelling
Desire Less Maintenance
Manufactured Housing
Site Constructed Housing
Attached Housing
Detached Housing
Tenure Options
Condominium Tenure
Freehold Tenure
Leasehold Tenure
Lifestyle Considerations
Adult Community
< 200 Dwellings
> 200 Dwellings
Community Security
Ensuite Security
Recreation Facilities
Social Facilities
Social Aspects

FIGURE 2: GEOGRAPHIC LOCATION OF THE FIVE ONTARIO RETIREMENT COMMUNITIES


LAKE HURON
Creg Quay
Tecumseth Pines
Morningside Village
LAKE ONTARIO
Heritage Village
Greenhaven Estates
U.S.A.
LAKE ERIE
0 20 40 60 Mi
0 20 40 60 80 100 km
76°
46°
44°
42°
82°
80°
78°
76°

These five communities can be classified mainly as retirement subdivisions, although it is conceivable that Heritage Village will, in time, be a retirement village if all stages of the community are developed as proposed.

# Chapter Two

# LITERATURE REVIEW

## 2.1 BACKGROUND

The retirement housing purchaser represents a relatively small segment of the housing market. Previous research studies have demonstrated that only 8% of all seniors will move from the homes and neighbourhoods of their pre-retirement years. Moreover, less than 5% of these people will relocate to some form of retirement community (Mathieu, 1976; Hunt et al, 1974).

Notwithstanding this, the 'seniors' market' is expected to grow in importance, both as a proportion of the overall housing market and in terms of absolute numbers, as a result of the emerging population dynamics outlined at the outset of Chapter 1. As such, a more recent study suggests that "retirement community living is an option that is being increasingly considered by retirees and future retirees from all sections of the country" (LaGreca et al, 1985, p. 211).

With the growing popularity of retirement communities, residential satisfaction with these communities has become a major issue. From a social planning standpoint, the very question of their appropriateness, in principle, has been brought forward. In other words, are age-segregated communities "socially good"? From a marketing standpoint, appropriateness is related more to the nature of the communities which have been developed so far - have they been acceptable to consumers and will they continue to prove attractive to them? Moreover, what aspect of the communities are most important to seniors, and which aspects do they attach the most/least satisfaction to?

Findings from several studies suggest that, almost regardless of age, four broad dimensions are most relevant to people in evaluating their residential environments (Simmons, 1968; Troy, 1973; Cadwallader, 1979). These include:

- location and accessibility considerations;
- the physical aspects of the dwelling unit;
- tenure considerations;
- the social aspects of living in the neighbourhood.

Each of these dimensions is examined in more detail throughout the following pages, with particular emphasis being placed on their relevance with respect to evaluating retirement communities.

## 2.2 LOCATION CONSIDERATIONS

Retirement communities are most often located in a rural or recreational setting (Anderson, 1988; Heintz, 1976; Marshall et al, 1989). This type of setting is said to not only offer retirement community residents with a natural environment and a somewhat rural lifestyle, but it also provides them with the economic benefit of a reduced cost in housing (Ontario Ministry of Municipal Affairs, 1986).

Lyon Consultants' experience in dealing with potential consumers of retirement housing has shown that most people look to "cash out" on the house which they currently own, then trade down in value when purchasing retirement housing, in order to retain some equity for investment purposes. Lower land values and associated housing costs in more rural areas facilitates meeting this end.

Despite these advantages, location, in and of itself, apparently plays a relatively minor role in determining the level of residential satisfaction among the elderly in these communities: "Location factors, which one might think would be especially important to urban emigrants, were less important factors" (Heintz, 1976, p. 46).

Location begins to emerge as a more significant dimension of residential satisfaction when it is considered in concert with "accessibility".

Research studies have noted that accessibility possesses a number of attributes. Langford's (1962) study on the aged, for example, suggests that nearness to family is instrumental in determining residential satisfaction among seniors in these communities. On the other hand, Hamovitch, Peterson, and Larson (1969) maintain that access to facilities and services is the most important characteristic desired by the elderly in retirement communities.

Location and accessibility gain greater strength when mobility is taken into consideration. In essence, mobility tends to decline as a person ages; therefore, "decreased mobility leads to increased dependence on the local community for physical, psychosocial, and health needs" (Toseland et al, 1978, p. 395).

In fact, research studies have shown that retirement communities with the highest levels of overall accessibility are the most favoured communities among senior citizens (Hamovitch et al, 1969; Heintz, 1976; Marshall, 1989; and Toseland et al, 1978).

## 2.3 DWELLING CHARACTERISTICS

An important predictor of residential satisfaction amongst seniors' is the residents' satisfaction with their individual dwelling units (Toseland et al, 1978). This is not surprising, since the dwelling unit is where one lives. It seems obvious that for residential satisfaction to be attained, the dwelling itself should provide satisfaction.

The importance of the dwelling unit itself is also apparently related to the emphasis which seniors' place on the 'attachment to place' (Relph, 1976; Tuan, 1975). Moreover, research studies have recognized that older persons wish to remain independent (Kummerow, 1980), value their homes in terms of family tradition (Langford, 1962), and derive status from home ownership (Baer, 1976). As a result of this psychological phenomena, 'attachment to place' has been said "to enhance well-being and even, at least speculatively, add years to life" (O'Bryant, 1978, p. 351).

Returning to the more fundamental consideration that the dwelling unit is what the person purchases and where the person lives, it is important to note that consideration of satisfaction with the dwelling unit is multivariate. In other words, a number of attributes contribute to the overall evaluation of the dwelling, however strong dissatisfaction with just a single attribute often leading to dissatisfaction with the dwelling as a whole. This many sided view of dwelling satisfaction has led this aspect of satisfaction to be well represented in the literature, with the following attributes being most frequently discussed: dwelling type, dwelling size, price, privacy, and maintenance.

### 2.3 (a) Dwelling Type

Collectively, planned retirement communities offer the seniors a wide range of dwelling types, such as mobile homes, townhouses, manufactured homes, and single-detached homes. Despite this diversity, only one dwelling type usually is available in each of these communities (Ontario Ministry of Municipal Affairs, 1986). More recently, however, a reversal of this trend has been taking place, as evidenced by the provision of various dwelling types within some of the newer retirement communities (Anderson, 1988).

Several studies have contemplated the relationship between residential satisfaction among seniors and dwelling type. Conclusions from these studies reveal that mobile home retirement communities must overcome a negative image that originates from their historical evolution, which sometimes makes site-constructed homes more desirable (French et al, 1968; Fry 1971).

Less research has considered satisfaction with attached, or townhouse-style housing. Where it has been subject to research, the problems seem more related to tenure, since most townhouse retirement communities seem typically associated with condominium: "the rules and regulations which tend to be associated with this housing form; [the] operating and maintenance costs; and, the possibility of making a capital expenditure for a communal facility or service that one was not particularly enthusiastic about" (Study prepared for CMHC, 1987, p. 57).

With respect to preferred housing type, little published research seems to address this issue. However, in one consumer survey which Lyon Consultants undertook in 1988 for a major developer, it was found that the overwhelming preference was for a detached unit. Most of the prospective purchasers interviewed were currently living in detached housing.

### 2.3 (b) Dwelling Size

Dwelling size has received little attention in the residential satisfaction literature, in terms of unit size desired, or how it typically relates to satisfaction.

Nevertheless, those studies which have examined this particular attribute, have found that retirement community residents generally wish to procure smaller-sized accommodations than the one in which they currently live in. It is interesting to note, however, that the desire to purchase a smaller house decreased with increasing age. This is because the oldest population segment among the elderly usually resides in small-sized accommodations. Therefore, the need for a further reduction in dwelling size is unwarranted (Study prepared for CMHC, 1987).

### 2.3 (c) The Cost of Housing

The cost of housing is, not surprisingly, instrumental in characterizing the residential environment in retirement communities. The significance of this attribute is sometimes magnified by the fact that many retired people must adapt to fixed incomes which may be much lower than what they are accustomed, often leaving less income available for other requirements (Carp, 1971; 1975). Consequently, "all other amenities become secondary if affordability cannot be achieved" (Marshall, 1989, p. 4).

Many studies have noted that retirement communities offer a 'cost conscious' housing alternative for seniors (Carp, 1975; Heintz, 1976; Lawton, 1980, Marshall, 1989). The ability of retirement communities to provide low-cost housing stems from the lower land values associated with their rural locations: "In rural areas, land values have tended to be lower than in urban areas or adjacent to urban areas. These lower land values have contributed to attractive retirement housing costs" (Marshall, 1989, p. 4).

### 2.3 (d) Privacy

In the literature, privacy is defined as "the ability to control the degree to which people and institutions impinge upon one's life" (Marshall, 1972, p. 93). From this definition, it is evident that the concept of privacy operates on at least two (2) distinct levels, namely that of community privacy and that of individual privacy.

The rural setting of virtually all retirement communities may not be simply an economic phenomenon related to land costs, it may also serve as a form of community privacy: "The retirement community resident desires a natural setting away from the city, where a 'life of leisure' can be enjoyed" (Anderson, 1988, p. 65).

While the community aspects of these developments holds considerable appeal, individual privacy remains important, with most residents striving to strike a balance between the 'public' self and the 'private' self.

In a study on elderly renters, Bernstein (1978) notes that most "elderly tenants are active in local community groups and activities. [However] when they return to the project after a day or afternoon out, they are often looking forward to the privacy of their individual apartments, rather than to more social contact" (Bernstein, 1978, p. 332). While that study was undertaken on a slightly different subject group, the broader result is worth noting.

### 2.3 (e) Dwelling Maintenance

The maintenance level of a dwelling unit has been suggested in many studies as a factor which influences a person's community satisfaction (Lawton,1975; Mathieu, 1976; Toseland et al, 1978). Research studies have indicated that one of the most important reasons offered by the elderly for moving to retirement communities was the desire for less home maintenance and yard work (CMHC, 1987; Marshall, 1989; Ontario Ministry of Municipal Affairs, 1986).

In general, Lyon Consultants' own experience with consumers of retirement housing corroborates these findings.

## 2.4 TENURE CONSIDERATIONS

While there are a number of different tenure arrangements available among retirement communities, the three most frequent arrangements are: condominium tenure; freehold tenure; and leasehold tenure.

Of these, leasehold tenure arrangements, defined as land interests acquired under rental contracts, are the most prevalent. Despite their prevalence, leasehold arrangements are not necessarily the most desirable form of tenure. In our experience conducting interviews and focus groups with prospective purchasers of retirement housing, a clear result is that many people are somewhat reticent about leasehold tenure, viewing it as something less than ownership.

In fact, some research studies have shown that seniors' prefer freehold tenure over and above any other form of tenure arrangement (Ciffin et al, 1977), a finding which parallels Lyon Consultants' own experience with potential purchasers of seniors' housing. In general, freehold is the form of tenure with which they are most familiar and as a result, it is typically the most preferred.

In spite of this preference for freehold tenure, many seniors' do not want the responsibility associated with the maintenance of a freehold property. Hence, it has been our experience that condominium tenure can become an attractive alternative, since it allows residents to continue to build equity through ownership, while maintenance is taken care of through the condominium corporation, with a monthly maintenance fee.

## 2.5 LIFESTYLE CONSIDERATIONS

Lifestyle considerations are an important dimension of residential satisfaction in retirement communities. In order to gain a complete understanding of this dimension, it is essential to realize that lifestyle considerations can encompass a number of attributes, including age-homogeneity, community size, safety and security, and recreational and social amenities.

### 2.5 (a) Age Homogeneous Residential Environments

There is contention in the literature as to the appropriateness of age-segregated environments in principle. In other words, "are retirement communities a good idea?"; "are they socially and morally just?".

Despite these concerns, evidence from numerous research studies suggests that age-segregated retirement communities offer the elderly a satisfactory milieux for aging (Anderson, 1988; Carp, 1966; Donahue, 1966; Hamovitch, 1968; Heintz, 1976; Peterson and Larson, 1966; Sherman et al, 1968). Moreover, Rosow found that age-homogeneous environments can actually increase the satisfaction of community residents by promoting interaction and by increasing the possibility for social contact and integration (Rosow, 1967).

Rosow's findings are confirmed by other studies that examined age-homogeneity within retirement communities. Blau (1973), for example, emphasized the importance of friendship for satisfaction and happiness in later life, while Osgood (1982) concluded that age-segregation was the basis for social integration. Similarly, Lawton (1983) noted that age-graded settings increased the potential for social opportunities with age peers by providing the socialization mechanisms for old age as a social role.

The appeal of age homogeneity within retirement communities should not be confounded and confused with other varieties of similarity. In essence, many retirement communities seem to attract people who resemble each other in a number of ways, perhaps at the same point in the life cycle, and with similar interests and problems (Carp, 1975; Fry, 1977).

### 2.5 (b) Community Size

Community size is an attribute that has received little attention in the residential satisfaction literature. Studies have noted that retirement communities are similar to other communities in that they are free-standing territorial areas whose geographic boundaries are clearly delineated. Although some communities provide residents with only the most basic of services, others are more like mini-cities.

The variation in service provision is reflected in size of the community which ranges from the small mobile home parks of perhaps one hundred (100) people to the 'sunbelt' retirement communities of Florida and Arizona which house thousands of people (LaGreca, 1985).

### 2.5 (c) Safety and Security

Safety and security in the immediate environment have been mentioned as primary concerns of the elderly in several studies of residential satisfaction (Carp, 1966; Lawton, 1975; Mathieu, 1976). Recent findings by Clemente and Kleiman (1976), and by Sundeen and Mathieu (1976), suggest that safety from violence, theft, and related crimes is of utmost importance to the elderly, at least in the United States literature.

Although seniors are less often the victims of crime, particularly violent crimes (Cook and Cook, 1976; Autunes et al, 1977), the fear of crime is much more prevalent in this age group than in any other (Golant, 1986; Lawton, 1976; Wan et al, 1982).

Thus, the level and type of security provided by retirement communities can be important not only to the elderly currently residing in retirement communities, but also to those interested in moving into one of these communities (Heintz, 1976).

In Lyon Consultants' experience, the assurance of a secure environment seems to be one of the prime reasons behind the decision to move to a retirement community. However, this perception of security seems to be more related to the internal support structures related to living with peers, rather than through elaborate, formal security systems.

### 2.5 (d) Recreation and Social Amenities

Research studies have found that recreation and social amenities play an important role in retirement communities (Anderson, 1988; CMHC, 1987; Heintz, 1976; Toseland et al, 1978). In fact, Barker (1966) found that the range of active and passive recreation and social facilities offered in the 'typical' retirement community was approximately five times greater than that of the 'typical' residential neighbourhood.

These findings indicate that the availability of recreation and social amenities apparently enhances the 'liveability' of retirement communities and reinforces 'the leisure orientation' of these communities (Anderson, 1988; Bernstein, 1978).

## 2.6 RESPONDENT RELATED ATTRIBUTES

Many residential satisfaction studies have noted the importance of a number of respondent related attributes, including age, health, gender, living arrangements, length of residence and income, in accounting for how people evaluate their residential environments. Each of these characteristics is discussed separately, below.

### 2.6 (a) Age

In general, seniors "actually report higher levels of housing satisfaction than [any] other age group" (O'Bryant, 1982, p. 350).

This increased housing satisfaction among the elderly is explained by the fact that older persons have either resolved their 'cognitive dissonance' with their housing accommodations (Carp, 1975), or they have learned to be more appreciative of their housing environment (Campbell et al, 1976; Montgomery et al, 1980).

Although seniors', as a group, display high levels of satisfaction with regard to their housing provisions, a number of differences exist within this segment of the population. More specifically, research studies have found that the oldest persons among the elderly exhibit the highest levels of residential satisfaction (Ciffin et al, 1976; Golant, 1986; Wan et al, 1982).

### 2.6 (b) Health

Retirement communities are generally targeted toward the relatively active and healthy elderly individual (Anderson, 1988; Barker, 1966; Gottschalk, 1972; Heintz, 1976; Lawton, 1980; Pastalan, 1983; Wan et al, 1982). As such, health status can be influential in determining the residential satisfaction of the elderly in these communities: "Persons whose health is good are more satisfied with their retirement [environment] than persons who have poor health" (Wan et al, 1982, p. 28).

### 2.6 (c) Gender

Research evidence suggests that women have more difficulty adjusting to retirement than men (Atchley, 1975; Fox, 1977, Strieb et al 1971; Wan et al, 1982). Many of these difficulties are attributed to the variations that exist between men and women in terms of their respective work histories and retirement benefits. These differences are reflected in the attitudes that each gender maintains with respect to retirement, in general, and with residential satisfaction, in particular. Findings from several studies reveal that males are more positive in their feelings toward retirement and residential satisfaction than females (Atchley, 1975; Fox, 1977; Wan, 1982).

### 2.6 (d) Living Arrangements

Retirement community residents are occupied predominantly by married couples (Anderson, 1988). Interestingly, studies have illustrated that married couples have the highest levels of satisfaction with retirement life and with their environment (Fengler et al, 1980).

Unlike married couples, seniors living with non-spouse companions apparently have a more difficult time of dealing with retirement. Concomitantly, widows have been found to be generally less satisfied with retirement than married couples: "Widows were less likely than married couples to own their own homes and more likely to perceive that their income was inadequate, their transportation needs were unmet and that no one would care for them in an emergency, all conditions strongly associated with low life satisfaction" (Fengler et al, 1980, p. 357)

### 2.6 (e) Length of Residence

A limited number of residential satisfaction studies have specifically examined 'length of residence'. In general, these studies show that residential satisfaction tends to increase with length of residence.

Of these, Heintz (1976) found that most residents accepted the retirement community as the final place of residence. As a result of this mind set, and since length of residence usually increases with resident age, it was shown that occupants in retirement communities became increasingly satisfied with their communities as the length of their residency was prolonged. Hence, "the older the age of the resident, the less likely the tendency to move" (Heintz, 1976, p. 53).

### 2.6 (f) Income Level

Income can also be an important determinant of satisfaction with retirement and hence, satisfaction with housing amongst seniors. According to various research studies, those individuals with higher resource levels are less behaviourially limited by and mentally oriented toward their environment (Gubrium, 1970; McAuley et al, 1983). Furthermore, those who have higher incomes have been shown to be more positive in their evaluation of retirement (Wan et al, 1982), whereas financially strained elderly have been shown to be less satisfied with their housing (Golant, 1986).

With specific regard to income levels, research by Break (1985) and Ministry of Municipal Affairs (1986) suggests that retirement community residents generally have average to above average incomes (Anderson, 1988). These findings are not surprising, as retirement community living generally has appealed to middle and upper income households, especially to those with an existing home to sell and to those with discretionary income (Marshall, 1989).

## 2.7 SUMMARY

From this review of the literature, it is evident that a number of dimensions and attributes contribute to the residential satisfaction of senior residents in retirement communities.

More precisely, **location considerations** emerge as a significant dimension when examined in association with accessibility. **Dwelling characteristics** are important both on a psychological level, in terms of the phenomena of 'attachment to place', and on a physical level, with regard to dwelling type, dwelling size, price, privacy and maintenance.

Within the dimension of **tenure considerations**, leasehold tenure arrangements are the most prevalent; however, evidence suggests that this form of tenure may not necessarily be the most appealing. Numerous attractive options are readily accessible to seniors when **lifestyle considerations** are surveyed. Finally, all of these dimensions are tempered by the **respondent related attributes** of seniors, whose individual variances can affect the level of priority which individual seniors place on these different dimensions.

In light of this review, it seems that to adequately characterize and measure seniors' satisfaction with their retirement communities, each of these considerations must be built into the research framework.

Past this, it seems important to structure this framework such that priorities between the different dimensions can be assessed - i.e. are they all important, or are some dimensions and attributes more important than others? In addition, which respondent characteristics are most important in accounting for variations in satisfaction?

Finally, in order to effectively plan and market future communities, it is important to determine how well current retirement communities are meeting resident needs.

Each of these points forms part of the context behind, rationale for and structure of, this case study of resident satisfaction at five existing Ontario retirement communities.

# Chapter Three

# METHODOLOGY

## 3.1 BACKGROUND

As noted from the outset, this study is designed to identify those dimensions and attributes that contribute to residents' selection of retirement communities, as well as their satisfaction with living in these communities. To accomplish this, a consumer-based, personal interview approach was adopted and applied at five retirement communities in Ontario.

This section of the report outlines the methods used in the report, including:

- Retirement Community Selection Process
- The Data Collection Instrument and Process
- Data Analysis and Procedures

Each of these three broad categories is discussed in detail in this chapter.

## 3.2 RETIREMENT COMMUNITY SELECTION PROCESS

Community selection was based on criteria established in a report prepared by the Research and Special Projects Branch, Community Planning wing of the Ministry of Municipal Affairs (Planned Retirement Communities (1986)). For ease of sampling, the broad criteria established in that report was further defined and grouped into more manageable categories, as shown below:

- **Location** - within commuting distance of Toronto; those located in South Western Ontario; those located in Eastern Ontario.

- **Years In Existence** - pre-1975; 1976-1980; and 1981-1987.

- **Price** - under $50,000; $50,000-$100,000; and over $100,000.

- **Size of Development** - less than 100 dwellings; 100-299 units; and 300 or more units.

- **Tenure** - leasehold; freehold; and condominium.

- **Housing Type** - manufactured homes (includes mobile and modular); site constructed homes; single detached; attached (townhouses and semi-detached).

- **Percentage of Retired Residents** - 60% of all residents in any one community are retired.

- **Design** - communities studied are subdivisions, rather than single buildings.

- **Facilities On-Site** - communities selected vary with respect to the type and number of social/recreational facilities offered on-site. Communities selected represent those with no facilities, a limited to moderate level of facilities and a comprehensive level of amenities.

Every effort was made to select communities which represent the range of categories within each criteria. However, due to overlap between communities, it is virtually impossible to cover all of these criteria in a single study, while still having a manageable data set.

In addition, consultation with the C.M.H.C. project co-ordinator led the emphasis to be placed on the selection of recently constructed retirement communities, or those which had not received any prior research attention.

These two constraints placed further limitations on the ability of the research team to select a sampling of communities which fully covered the criteria discussed above.

### 3.2 (a) Community Sample Selection

As noted in Chapter 2, the Ontario Ministry of Housing had identified 28 existing retirement communities in the Province, as of April, 1988. Of these, seven communities were initially selected for study, based on a combination of the criteria set out in the Planned Retirement Communities report and the objectives of C.M.H.C.:

1) **Tecumseth Pines**, Tottenham;
2) **Morningside Village**, New Hamburg;
3) **Heritage Village**, Vineland;
4) **Albion Sun Vista**, Ottawa;
5) **Green Haven**, Sarnia;
6) **Hickory Hills**,Tillsonburg;
7) **Creg Quay**, Lancaster.

The administrators of these communities were contacted by mail. The letter served to introduce the intent of the study and to outline the terms and conditions under which the study would proceed. Most importantly, however, the letter requested the consent of the community to participate in the study (see Appendix One).

Six of the seven communities agreed to participate in the study, with Hickory Hills being the only community that did not agree to take part. This was unfortunate, since this is one of the few new communities of a moderately large scale to be marketed under freehold tenure.

In addition, a closer examination of Albion Sun Vista revealed that a relatively small percentage of pre-retirement and retirement age residents actually resided in the community, even though the Provincial Inventory listed it as being a retirement community. As such, it was omitted from the sample.

### 3.2 (b) Resident Sample Selection and Notification

A stratified random sample of fifty residents was selected from the list of residents in each community. The sample was weighted to ensure that it was representative of the demographic composition in each community in terms of the number of: married, single and widowed households; and male and female households.

A letter informing residents of the selected communities about the study and the upcoming interviews, was sent by addressed mail to each household in the community (see Appendix One).

## 3.3 THE DATA COLLECTION PROCESS

The data collection process consisted of a number of research instruments, including:

- 1 to 1 and 1/2 hour personal interviews were conducted with residents of each community;
- site visits to determine the retirement community's location in relation to the larger surrounding community and available services and facilities; and
- informal personal interviews with community administrators and on-site sales personnel, as a means of providing general information on the community atmosphere.

### 3.3 (a) Questionnaire Design

The design of the questionnaire reflected a hierarchical structuring of the residential environment, based on the four broad evaluative dimensions identified in the literature review: Dwelling Characteristics; Location Considerations; Lifestyle Considerations and Tenure Considerations. Each of these dimensions was characterized by a set of related attributes.

The questionnaire was also designed to garner demographic household information on each respondent, as well as to gain an understanding of the respondent's residential history and personal action space. In general, most of the components of this portion of the questionnaire were based on findings of previous research discussed in the literature review, as well as Lyon Consultants' own experience.

Overall, the questionnaire was designed to allow for a combination of closed response rating scales on the various attributes and dimensions, and open ended questions, to allow for individual comments.

The closed response scales were designed to allow respondents to rate their satisfaction with various aspects of their current housing environments in a consistent and comparable fashion. Essentially, these closed response residential attribute ratings were used to generate the substantive results of the study. The open ended responses are considered more complementary in nature, while the respondent demographic and household information is used to create a profile of respondents and to account for potential variations in the results of the attribute ratings.

Following established techniques of attitude measurement, the data collection instrument used to obtain the scores almost universally employed some type of dichotomous rating scale. This rating scale utilized a series of descriptive graded adjectives, such as important-unimportant or satisfied-dissatisfied, in measuring the various dimensions and attributes.

In the first part of the closed response portion of the questionnaire, respondents were asked to appraise the dimensions and attributes in terms of their importance to them in evaluating any residential environment, including potential retirement communities. This appraisal was indicated on a four-point rating scale with the following options:

0 - Unimportant
1 - Somewhat Important
2 - Important
3 - Very Important

Following this, respondents were asked to evaluate the same set of dimensions and attributes in terms of their satisfaction with each, relative to their present residential situation. This evaluation was marked on a five-point, Likert-type scale with the following options:

0 - Neutral
1 - Strongly Dissatisfied
2 - Slightly Dissatisfied
3 - Slightly Satisfied
4 - Strongly Satisfied.

Thus, this two-fold rating system produced a measure of the importance and satisfaction, respectively, that the respondent associated with each dimension or attribute being rated. The reasoning behind the adoption of this two-fold, "importance and satisfaction" approach is discussed below.

According to Ermuth (1974), satisfaction with residence reflects the perceptions and combinations of values which an individual household applies to the housing characteristics of interest. Thus, residential satisfaction can be said to be a "context-specific state of existence" (Hultquist, 1972, p. 27), varying according to the surrounding circumstances of the household within the multi-dimensional view of what constitutes a residential environment (Onibokun, 1974).

Further, since the satisfaction of human beings cannot be absolute (Soen, 1979), it follows that the satisfaction of the resident can only be meaningfully defined in relative terms. This means that not only must residential satisfaction be considered relative in the temporal or situational sense, but also in the sense of individual's scores on a satisfaction scale (Onibokun, 1974). A simple example clarifies this point.

Consider two respondents rating Attribute R on a five-point satisfaction scale, from 'strongly dissatisfied' to 'strongly satisfied'. Each respondent gives the attribute an identical rating of one, or 'strongly dissatisfied'. However, when asked to rate the importance of that variable in the evaluation of any home on a four-point scale, where zero represents 'unimportant' and three represents 'very important', Respondent One gives the variable a three, while Respondent Two gives the variable a zero. Obviously, Respondent One is relatively less satisfied than Respondent Two, since the variable is much more important to him in contributing to his satisfaction with any residence. Thus, in considering attribute importance, the researcher is able to recognize relationships which might be overlooked if only the respondent's raw satisfaction with an attribute was considered.

The first draft of the questionnaire was submitted as part of the original proposal to C.M.H.C.. It was then revised to include a larger percentage of closed-ended, scaled-response questions, rather than open-ended ones.

This second draft was then circulated to: Luis Rodriguez, the CMHC project officer for this study; Dr. Alun Joseph, Professor of Geography at the University of Guelph; the research staff at the Ministry of Housing and Ministry of Municipal Affairs; and the research team for this project. As a result of this process, questions measuring the frequency of visits to surrounding communities for services, the present living arrangements, the major sources of income, and the annual household income spent on housing were added to the third draft of the questionnaire.

Due to time constraints, this third draft was administered as both a pre-test and final version in the first community, Tecumseth Pines. Minor changes were then made to the survey to include a self assessment of resident's health, perceptions on aging in place, as well as desired retirement community size and preference for a unit with a basement (see Appendix Two).

### 3.3 (b) The Interview Process

The interviewers for this study were selected on the basis of their background and interest in the planning and development of seniors' housing. Both were graduate students, with one in the Faculty of Environmental Studies at York University, and the other in the Department of Geography at the University of Guelph.

The interviewers each had substantial previous experience in administering questionnaire surveys, both in their respective academic careers and through other work at Lyon Consultants. Nonetheless, a two hour training session was conducted to familiarize the researchers with the interview schedule being used for this particular study and to ensure that questions were being interpreted consistently. After visiting a community, the research team met to discuss their observations and impressions of the community and to develop a profile of the major concerns and problems facing the community. These sessions also allowed discussion of ways to improve interviewing and observation techniques.

### 3.3 (c) Data Collection Procedures

The five communities which form the sample for this study were visited between June 1 and July 14, 1989. An average of five days was spent in each community. The two researchers were able to conduct approximately five interviews each over the course of an average working day. Interviews were conducted in respondent's homes and typically required between thirty minutes and one hour to complete. In households where married couples resided, both partners often participated in the interview.

Even though community residents were informed of the study and that researchers could be contacting them in the near future, they were not provided with a specific date and time when they might be visited. Although most households were willing to take part in the study upon initial contact, some residents preferred to set up an alternate appointment with the researcher. In cases where a sample resident could not be reached after three attempts, a replacement was chosen from a randomly selected replacement list for that community.

### 3.3 (d) Response Rates

Due to time restrictions, a decision was made to restrict the number of interviews for each community to fifty households, regardless of the total number of actual housing units. As a consequence, the interviews vary in their representativeness of total households, although 50.8% of all households contained across all five communities were interviewed (see Table 1).

Green Haven and Heritage Village delayed the interview process to a certain extent, as a large number of residents were on holidays during the times that these communities were visited. As the total number of households (36) at Greg Quay was fairly low, every attempt was made to speak to as many households as possible. Regardless of the size of each community visited, the survey penetration rate is considered representative of the community as a whole.

### 3.3 (e) Other Sources of Data

Both the administrator's questionnaire and the site/community evaluation form were designed to enhance the data collected from the residents' survey (see Appendix Two).

## TABLE 1

## RETIREMENT COMMUNITY SURVEY RESPONSE RATES

| Retirement Communities | Number of Housing Units | Number of Respondents | Response Rate | % of Total |
|---|---|---|---|---|
| Tecumseth Pines | 184 | 50 | 27.2 | 22.9% |
| Morningside Village | 85 | 50 | 58.8 | 22.9% |
| Heritage Village | 70 | 46 | 65.7 | 21.1% |
| Green Haven Estates | 152 | 46 | 30.3 | 21.2% |
| Greg Quay | 36 | 26 | 72.2 | 12.0% |
| **Total** | **527** | **218** | **50.8** | **100.0%** |

These alternate sources of data, in conjunction with the observations made by the research team, provided detailed information pertaining to the development and workings of the community. It also summarized its physical design and location in relation to the surrounding communities and available services.

Information collected by these means were used to develop a detailed profile of each community. These profiles are presented at the end of this chapter.

## 3.4 DATA ANALYSIS

From the outset, it should be noted that the results of the study were tabulated only for the overall sample and not for individual communities. While this is unfortunate, this analytical approach was necessitated by the fact that developers did not want their respective communities, or certain aspects of them, to be perceived as unsatisfactory by community residents.

### 3.4 (a) Analysis of Respondent Attribute Ratings

With respect to the analytical procedures, as noted earlier, the attribute importance and satisfaction data forms the substantive results of the study, with most other demographic and household data being used to account for variation in how the respondents rated their residential environments on these attributes. Recognizing this, the first step in the analysis of the data was designed to illustrate the overall importance and satisfaction which the entire respondent group associated with each of the residential attributes they rated.

With respect to this point, mean 'importance' and 'satisfaction' scores were calculated for each residential attribute, across the survey sample. These mean scores were calculated by multiplying each category of the rating scale by the corresponding frequencies. The resulting products were then summed and then divided by the total number of respondents for each attribute.

This type of summary measure is useful in providing an "at a glance" view of how the different residential attributes order out in terms of importance and satisfaction. It also allows for more sophisticated types of analyses to be conducted on the data, than if simple percentages were reported.

Once these mean importance and satisfaction scores were calculated for each attribute, t-tests were applied to the mean scores of the related attributes contained within each dimension, in order to determine whether certain attributes showed significantly different scores than other related attributes.

Thus, the initial analysis of the attribute importance and satisfaction scores was designed to provide a simple, straightforward way of interpreting how each attribute was evaluated by the residents, and to identify any significant, systematic variations between the ratings of different attributes.

Related to this analysis, a so-called "weighted" satisfaction score was calculated for each attribute, which was based on a multiplicative combination of the importance and satisfaction scores for each attribute.

This multiplicative procedure is based on Fishbein's (1962) theory of attitude formation - that an attitude towards an object is formed through a combination of how strongly a belief about an object is held (i.e. how important the object is to the individual) and how the individual evaluates the qualities of that object in terms of their personal needs (satisfaction with the object).

The resultant weighted satisfaction scores provide a measure of the overall contribution to residential satisfaction that a particular attribute makes, given the combined effect of attribute importance and satisfaction. Similar t-test operations were applied to these weighted scores, in order to identify systematic variation between attributes.

Subsequent to the analysis of the individual attributes, mean importance and satisfaction and weighted satisfaction scores were calculated for each of the four broader evaluative dimensions. These scores were based on the combined mean of the individual scores on each attribute, within each dimension. For example, the Tenure Considerations dimension is made up of three related attributes - Freehold, Leasehold and Condominium. The "importance score" for this dimension was therefore calculated by combining the individual importance scores on each attribute, then calculating an average importance score across all related attributes within that dimension.

Similar calculations would then also be undertaken for the satisfaction and weighted satisfaction scores for the attributes contained within each dimension. The end product is a single importance, satisfaction and weighted satisfaction score for each dimension, which is representative of the "summary impact" of all variables within each dimension and hence, of the dimension itself.

### 3.4 (b) Accounting For Variation In Response

As noted in the literature review, most studies on residential satisfaction regardless of the form of tenure, suggest that residential evaluations do not usually remain consistent across the survey sample. Usually, responses will vary based on differences in such things as respondent socio-demographic information, or with respect to the type of housing different respondents live in, for example.

As such, after the initial analysis of the broader survey results has been completed, it is usually necessary to make some attempt to account for variation in response, within the survey group. For the purposes of this study, a technique called Multiple Classification Analysis (MCA) was used to accomplish this end.

Multiple Classification Analysis is a technique used to examine the interrelationships between several discriminator variables and a dependent variable. A key feature of the technique is its ability to show the effect of each discriminator or independent variable, on the dependent variable both before and after taking into account the effects of all other variables:

> Multiple Classification Analysis ... is used to examine the relationship between each of a set of independent variables on a dependent variable while holding constant the effects of all other predictors. The statistics show how each independent variable relates to the dependent variable by means of an Eta coefficient. The analysis also shows how strongly the independent variables taken together relate to the dependent variable by means of the Multiple R, the square of which expresses the relationship as the percentage of total variance explained. Finally, the analysis supplies, for each predictor variable, a Beta coefficient indicating its relative importance in the total variance explained. The Beta coefficient squared is an estimate of the independent contribution of the predictor with respect to Multiple R
> (Marans and Wellman, 1978, pp. 73-74).

It should be noted that the Eta coefficient is directly analogous to a simple correlation coefficient, or unadjusted effect of the independent variable on the dependent variable (Andrews, 1967), while Beta shows the strength of the adjusted effect, controlling for other predictors (Taylor and Aikens, 1983) and is analogous to a partial regression coefficient.

It is important to note that while MCA produces results which are very similar to those of a multiple regression analysis, the technique is appropriate for use with ordinal and even nominal levels of data. Indeed, the technique was developed with the analysis of survey and other social research data in mind.

## TECUMSETH PINES, Tottenham

**Nearest Town/City** : Tottenham

**Location** : North side of Highway 9, East of Highway 10

**Community Setting** : Gently rolling hills; surrounding vegetation protected by Conservation Authority

**Developer** : Kingbrook Group

**Community Established** : 1984

**Develop. Phases** : 4 phases completed; no other development planned for this site

**Housing Type** : Manufactured; single detached

**Tenure** : Land lease - twenty years

**Lot Size** : 50 by 100 foot lots

**Units** : 184

**Sq.ft.** : 990 - 1,210 sq.ft.

**Extra Features** : Garage additional $6,900; Florida room additional $9,500; some with full basements

**Exterior Finishes** : Vinyl siding

**Original Price** : $54,900 - $64,900

**Estimated Resale** : $105,000 - $160,000

**Recreation Facilities** : Recreation centre houses indoor swimming pool and health spa, exercise room, craft room, library with fireplace, wood workshop, billiards room, whirlpool, kitchen, tennis courts, shuffleboard court, horeshoe pitches, puuting green, two ponds

**Level of Security** : No formal security; informal neighbourhood watch

**Maintenance Fee** : On-site maintenace person, snow and garbage removal, hook-up to centralized satellite television, use of recreational facilities, grass cutting of common areas, residents responsible for their own lawns

### Background History

The developer, being familiar with the concept of retirement communities, recognized the limited supply of retirement housing within the local area, and the potential market appeal of such a community.

### The Residents

Tecumseth Pines has an estimated population of 326 people of which 96% are original owners. The average age of the residents is approximately 65 years. Throughout the various phases of the development, the average age of the residents has become increasingly younger. The majority of the households are couples with a smaller percentage of single and widowed residents. The residents of Tecumseth Pines come from a wide variety of socio-economic backgrounds. Residents have moved from a variety of locations with a large number coming from the surrounding communities of Aurora, Newmarket, Orangeville and Richmond Hill. There is also significant representation from Metro Toronto.

### The Greater Community

Tottenham, only 5 kilometres from Tecumseth Pines, is the closest service centre for the community. Tottenham is easily accessible by car and contains all the required services, such as a health and medical centre, banks, churches, hairdressers, and grocery stores. Schomberg is the next closest village and it offers an alternative to the residents of Tecumseth Pines. It is a slightly further drive than Tottenham and offers fewer services.

Large centres such as Newmarket and Toronto are within reasonable driving distances from the community. Although the distance from Tecumseth Pines to Toronto and Newmarket is approximately the same (40 kilometres and 35 kilometres, respectively), trends seem to indicate that Newmarket is the most popular of the two urban centres for the residents. As a result, a bus service running into Newmarket once a week is provided for residents that do not drive.

## MORNINGSIDE VILLAGE,New Hamburg

16 6 89

| | | |
|---|---|---|
| **Nearest Town/City** | : | New Hamburg |
| **Location** | : | Bleams Road, south of Highway 8 |
| **Community Setting** | : | On the banks of the Nith River; surrounding land predominately agricultural |
| **Developer** | : | Leonard Sheiner - L & G Enterprises |
| **Community Established** | : | 1986 |
| **Develop. Phases** | : | One of four phases completed; Phase Two is nearing completion |
| **Housing Type** | : | Site constructed; single detached |
| **Tenure** | : | Land lease |
| **Lot Size** | : | Rectangular in shape; 50 foot frontages |

Units : 90 completed to date

Sq. ft. : Phase I - 1,000 - 1,100 sq.ft.
Phase II - 1,200 - 1,400 sq.ft.

Extra Features : Garage additional $9,900; Florida room additional $10,900; full basements not available

Exterior Finishes : Wood frame construction; exterior vinyl siding

Original Price : Phase I - $58,000 - $72,000
Phase II - $75,000 - $85,000

Estimated Resale : Average appreciation $10,000 - $15,000 (recorded since 1988)

Recreation Facilities : Limited at the present time; new facilities in the final stages of construction will include: meeting hall with kitchen, indoor and outdoor pool, dance/exercise room, craft and games room

Level of Security : No formal security; informal neighbourhood watch

Maintenance Fee : Includes: grass cutting, window washing, snow shovelling, maintenance of recreation facilities, and road upkeep

## Background History

Initially, the residents of New Hamburg expressed concerns that the proposed development would take the form a trailer park retirement community. These concerns were quickly alleviated by the developer. As a result, the project came to its fruition under an ideal development scenario: the availability of land; support by the local and regional municipality for this type of development; a perceived demand in the area for this type of retirement housing; and the excellent location of the site.

## The Residents

The Morningside community has a population of 160 residents. It has been estimated that 25% of the residents in Phase One are under the age of 65, while 40% to 50% of Phase Two residents are under 65.

The majority of these residents originate from larger urban centres. While residents are primarily from the local area of Kitchener-Waterloo and Stratford, there is a fairly significant representation of residents from the Toronto area.

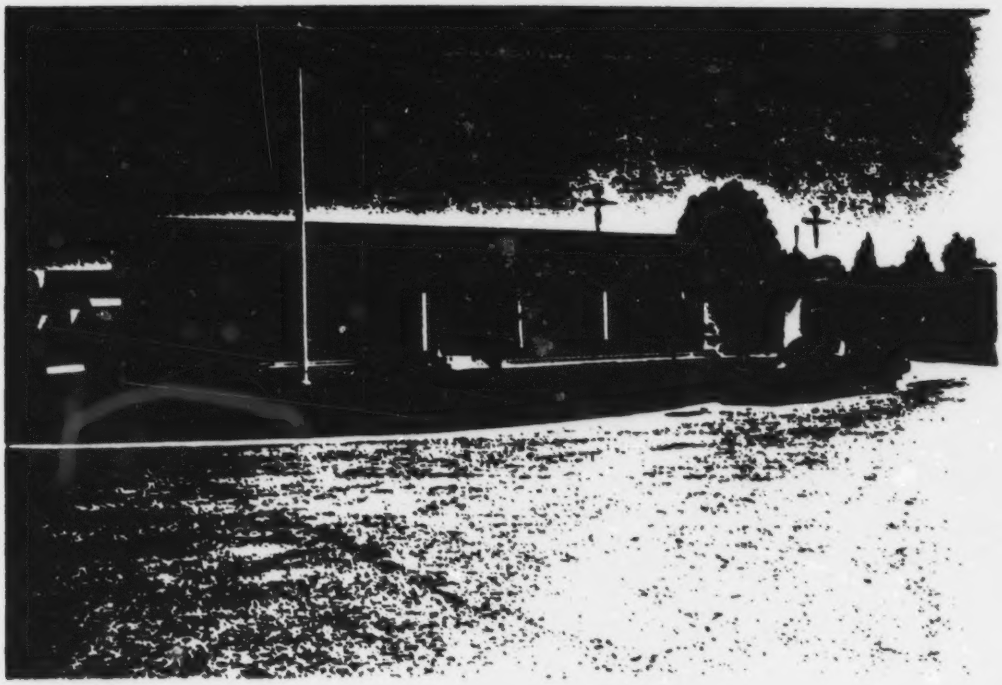
## The Greater Community

The village of New Hamburg is within walking distance, or a short drive from, Morningside. New Hamburg offers a variety of services to accommodate the day-to-day needs of residents in the local area. The larger centres of Kitchener-Waterloo and Stratford, both within a 20 minute drive of Morningside, offer a wide array of retail facilities, social, recreational and cultural activities.

## Future Development

The Morningside concept is comprised of four phases where each phase has 75 homes yielding a total community size of 300 homes. Phase One is completed and Phase Two is nearing completion. Servicing of Phase Three commenced in July of 1989.

## GREEN HAVEN ESTATES, Sarnia



**Nearest Town/City** : Sarnia

**Location** : Bordered by London Road to the south, Airport Road to the east and Highway 402 to the north

**Community Setting** : Originally agricultural in nature, over the years commercial, motel and restaurant development has expanded east on London Road to Green Haven

**Developer** : Sean and Lois Bell - Green Haven Mobile Homes Ltd.

**Community Established** : 1975 established as retirement community

**Develop. Phases** : Second phase under development

**Housing Type** : Primarily mobile; newer phase some modular

**Tenure** : Land Lease - extended, renewable lease

**Lot Size** : 20 - 25 feet and 40 feet

**Units** : Completed size of 155 homes to date

**Sq. ft.** : Majority mobile homes 750 sq.ft.; newer homes 1,000 - 1,400 sq.ft.

**Extra Features** : Outdoor storage shed; carport and solarium added by owners; none of the homes have basements

**Exterior Finishes** : Majority vertical aluminum siding; some vinyl siding

**Original Price** : $12,000 - $60,000; newer homes start in the mid $60,000 - $90,000.

**Estimated Resale** : Since January 1989, range from $30,000 - $75,000

**Recreation Facilities** : None

**Level of Security** : No formal security; informal neighbourhood watch

**Maintenance Fee** : Fee varies depending on the size of the lot and home includes: water and sewer services, land fees, street lighting, street maintenance (including snow removal), and municipal taxes

## Background History

Originally a trailer park, Green Haven Estates dates back to 1957. In the mid 1960's and throughout the 1970's, the orientation of the community shifted from a family development to an all adult development; thus, the retirement community evolved. Today, the project is marketed as a "totally protected lifestyle environment of factory-manufactured retirement homes" with a stated age restriction of over 55 years. The homes occupy approximately 25 acres of the 45 acre site.

## The Residents

This retirement project has been in operation for almost three decades and therefore very few of the original residents still reside at Green Haven. Currently, there are approximately 300 residents in this community and over 50% are under the age of 65.

Residents of Green Haven Estates come from varying socio-economic backgrounds, with a large contingency from labour, service and technical support groups. Most residents are married, although there are a number of widows living in the community. Residents have been drawn from a very local area, primarily the City of Sarnia, and surrounding smaller towns and villages, such as Corunna and Petrolia.

## The Greater Community

The City of Sarnia offers the residents of Green Haven Estates an array of shopping, social, cultural, medical and recreational facilities within close driving distances.

## Future Development

The second phase of Green Haven Estates is expected to grow to approximately 100 homes from the present size of 50. In fact, management plans for a final phase will bring the number of homes in the community to a maximum of 275. As in the existing portion of phase II, many of the new homes will be modular homes as opposed to mobile homes as is the case in the first phase.

## HERITAGE VILLAGE, Vineland

**Nearest Town/City** : Vineland

**Location** : North-west side of Victoria Avenue (Highway 24)

**Community Setting** : Situated in Niagara's fruit belt; surrounded on three sides by fruit orchards

**Developer** : Heritage Village Inc.

**Community Established**: 1986

**Develop. Phases** : Two phases planned; just started the second phase of development

**Housing Type** : Site constructed; offering townhouses, single-family detached and apartment units

**Tenure** : Dependent on housing type; offer condominium, freehold and rental

**Lot Size** : Townhouses - 32 foot frontages (average)
Single detached homes - 45 foot frontages (average)

**Units** : 84 condominium townhouses and 10 freehold single-family detached units built and occupied; rental apartments and manor homes close to completion

**Sq.ft.** : Townhouses - 905 - 1,955 sq.ft.
Single detached homes - 1,900 - 2,400 sq.ft.

**Extra Features** : Single car garage and full basement included in purchase price; solariums premium of $12,500; units with lofts also available at a premium

**Exterior Finishes** : Townhouses - combination of brick and vinyl siding; single detached homes vary primarily brick and vinyl; built separately by purchaser of lot

**Original Price** : Townhouses - $99,000 - $131,900

**Estimated Resale** : In the past year units resold for between $142,500 - $199,900

**Recreation Facilities** : Heritage Club includes: indoor pool, meeting room, dance/exercise room, craft room, library, billiards room, steam bath and whirlpool

**Level of Security** : No exterior security measures; individual homeowners have the option of implementing their own home security systems which have been roughed into all homes

**Maintenance Fee** : Includes: water and sewer services, garbage collection, grass cutting, window washing, snow shovelling, recreation facility maintenance, road and sidewalk repair and external repair of the homes

## Background History

Heritage Village was borne out of an extensive research and planning background by its founders. After a nation-wide search, the site in Vineland was selected because of its ready availability, its appropriate zoning designation of land, and its location.

## The Residents

Although most of residents currently residing in Heritage Village came from the Golden Horseshoe area of Ontario, the highest proportion of these residents originated from Oakville through to Toronto.

## The Greater Community

In terms of geographic location, Vineland is situated close to Toronto as well as the United States, and is serviced by numerous urban centres including, Hamilton and St. Catharines.

## Future Development

The future development of this community will comprise two phases, each containing a total of 163 condominium townhouses, 36 freehold single-family detached homes, 300 rental apartment units, several attached manor homes, and an undetermined amount of extended-care accommodations. In addition, this scheme encompasses a continuum of housing types offering on-site care and service facilities.

# CREG QUAY, Lancaster

| | | |
|---|---|---|
| **Nearest Town/City** | : | Lancaster |
| **Figure No** | : | |
| **Location** | : | South Service Road parallel with Highway 401 |
| **Community Setting** | : | Located on north shore of Lake St. Francis; surrounded by trees and a man-made waterway |
| **Developer** | : | Creg Quay Limited |
| **Community Established** | : | First residents moved in 1982 |
| **Develop. Phases** | : | Three phases planned; still in first phase of development |
| **Housing Type** | : | Manufactured or site constructed; bungalow single detached homes |
| **Tenure** | : | Freehold |

**Lot Size** : Irregular in shape; vary in size from 5,500 - 12,000 sq.ft.

**Units** : Total of 40 of proposed 95 single-detached homes, for phase I, have been erected

**Sq.ft.** : Building scheme imposes certain restrictions to purchasers in terms of size of home; existing homes are no less than 960 sq.ft. in size

**Extra Features** : Totally up to individual lot owners; can have the home built as they wish

**Exterior Finishes** : Vary; include vinyl siding, brick, cedar, stone or a combination of any of the above

**Original Price** : No information available

**Estimated Resale** : Only 3 homes have been resold in the past 8 years

**Recreation Facilities** : Limited; facilities include: outdoor pool, craft room, whirlpool, hobby gardens, Two double championship tennis courts, horseshoe pitch, shuffleboard, turf volleyball and badminton court, a beach area, and docking facilities; seasonal activities: skating on canal, cross-country skiing

**Level of Security** : No formal security system in place; installation of electronic gates proposed for main entrance

**Maintenance Fee** : Includes: maintenance of roads and common areas, existing recreational facilities, snow and garbage removal

## Background History

The Creg Quay community was conceptualized in the mid 1970's in the belief that a demand for this type of development existed. Creg Quay was initially marketed and sold under a leasehold agreement. Upon receiving approval from the Ministry of Municipal Affairs and Housing in 1986 homes were sold under freehold ownership.

## The Residents

Approximately 98% of the original residents in Creg Quay still reside within the community. The average age of the residents is 63 years, with 46% of the total population under the age of 65. From the administrators stand point, slightly younger purchasers are presently showing interest in the community.

A large proportion of the residents of Creg Quay emigrated from the Province of Quebec. Many have opted to move to Ontario for a variety of reasons, including language and political difficulties in Quebec.

## The Greater Community

With Ottawa to the north west, Montreal to the east and Cornwall to the south west, Creg Quay is readily accessible to three metropolitan centres. In addition, the site is centrally located between the villages of Bainsville and Lancaster. As a result, Creg Quay is in close proximity to a wide range of services.

## Future Development

Creg Quay has tentatively been planned to provide 488 residential units in three development phases. However, uncertainty exists as to the future of this community given that Phase One has only sold 40 of 95 single- detached homes in an eight (8) year period.

## Chapter Four

## STRUCTURE OF RESIDENTIAL SATISFACTION

This chapter presents the substantive results generated in the analysis of the residential satisfaction data collected from the five Ontario retirement communities which were surveyed for this study.

The chapter opens with an outline of the respondent profile resulting from the survey. The profile considers demographic and financial characteristics of the respondents, in conjunction with health and housing considerations, as well as retirement and employment trends.

This descriptive profile is followed by a more in-depth discussion focusing on the respondents' actual evaluations of their respective residential environments, based on the four dimensions and related attributes used to characterize these environments. Each dimension and series of attributes is examined both separately and collectively, to determine their respective level of contribution to the respondents' level of residential satisfaction with the communities surveyed.

### 4.1 RESPONDENT PROFILE

Table 2 provides a summary of various demographic, financial, health, housing and employment characteristics of the respondent group. Together, these characteristics form a profile of the overall sample. In essence, this profile answers the question "who did we talk to?".

A close examination of this table reveals the following highlights:

- Approximately 60% of all respondents are over the age of 65 years of age.
- 75% of respondents are married, while 18% are widowed.
- Close to 58% of all respondents declared household incomes of less than $40,000, while over 70% declared incomes of less than $60,000.
- 35% of respondents sold their previous home for more than $150,000, while 85% purchased their present retirement home for less than $150,000.
- While 85% of male respondents were retired, 15% indicated they were employed at the time of the survey. Of this number, 80% were employed on a full time basis. Respondents have been primarily employed in the trades and professions.
- 11% of female respondents are still employed. Of this group 28% are employed full time. It is not surprising given the ages of these women that most have been full time homemakers, or had clerical/secretarial jobs.

# TABLE 2

## RESPONDENT PROFILE
## (FREQUENCY DISTRIBUTION)

### 1. DEMOGRAPHIC CHARACTERISTICS

| a) Age | % |
|---|---|
| Less than 55 years | 4.6 |
| 55-59 Years | 12.3 |
| 60-64 Years | 24.2 |
| 65-69 Years | 33.3 |
| 70-74 Years | 16.4 |
| Over 75 Years | 9.2 |

| b) Marital Status | % |
|---|---|
| Single | 2.7 |
| Married | 18.3 |
| Divorced | 0.9 |
| Widowed | 18.3 |

| c) Living Arrangements | |
|---|---|
| Live Alone | 21.1 |
| Live With Spouse | 76.6 |
| Live With Companion | 2.3 |

| d) Gender of Respondent | % |
|---|---|
| Male | 24.2 |
| Female | 41.1 |
| Married | 34.7 |

### 2. FINANCIAL CHARACTERISTICS

| a) Annual Income | % |
|---|---|
| Less than $40,000 | 57.5 |
| $40,000-49,999 | 9.6 |
| $50,000-59,999 | 4.6 |
| $60,000-69,999 | 1.8 |
| $70,000-79,999 | 1.4 |
| $80,000-89,999 | 2.3 |
| $90,000-99,999 | 0.5 |
| Greater than $100,000 | 20.1 |

| b) Major Source of Income | % |
|---|---|
| Pensions | 77.2 |
| Savings | 2.3 |
| Investment | 5.9 |
| Employment | 13.2 |
| Other | 0.9 |
| Refused to Answer | 0.5 |

## TABLE 2 (continued)

### 3. HEALTH CHARACTERISTICS

| a) Respondent's Health | % | b) Spouse's Health | % |
|---|---|---|---|
| Excellent | 24.1 | Excellent | 17.0 |
| Very Good | 25.3 | Very Good | 27.4 |
| Good | 37.1 | Good | 37.8 |
| Fair | 10.6 | Fair | 14.1 |
| Poor | 2.9 | Poor | 3.7 |

| c) Health Problems | % | d) Primary Ailments | |
|---|---|---|---|
| Yes | 63.9 | Angina | 24.2 |
| No | 36.1 | Arthritis | 41.1 |
| | | Other | 34.7 |

### 4. HOUSING CHARACTERISTICS - PREVIOUS RESIDENCE

| a) Housing Type | % | b) Housing Tenure | % |
|---|---|---|---|
| Single Detached | 67.6 | Own | 87.2 |
| Semi Detached | 3.2 | Rent | 12.8 |
| Townhouse | 4.1 | | |
| Rental Apartment | 11.0 | | |
| Condominium Apartment | 8.7 | | |
| Other | 5.5 | | |

| c) Sale Price of Previous Residence | |
|---|---|
| Under $50,000 | 9.6 |
| $ 50,000- 99,999 | 18.4 |
| $100,000-149,999 | 18.7 |
| $150,000-199,999 | 18.3 |
| $200,000-249,999 | 7.3 |
| $250,000-299,999 | 3.3 |
| Over $300,000 | 5.5 |
| Refused to Answer | 18.9 |

## TABLE 2 (continued)

### 4. HOUSING CHARACTERISTICS - CURRENT RESIDENCE

| a) | Housing Type | % |
|---|---|---|
| i) | Manufactured Housing | 51.6 |
| | Site Constructed Housing | 48.4 |
| ii) | Attached Housing | 19.2 |
| | Detached Housing | 80.8 |

| b) Housing Tenure | % |
|---|---|
| Condominium Tenure | 21.5 |
| Freehold Tenure | 11.9 |
| Leasehold Tenure | 66.7 |

| c) Length of Residence | % |
|---|---|
| Less than 1 Year | 38.4 |
| 1-5 Years | 47.9 |
| 6-20 Years | 12.4 |

| d) Size of Dwelling Unit | % |
|---|---|
| Less than 1,000 Sq.Ft. | 19.1 |
| 1,000-1,499 Sq.Ft. | 70.4 |
| More than 1,500 Sq.Ft. | 10.5 |

| e) Dwelling Unit Mix | % |
|---|---|
| Studio | 0.9 |
| 1 Bedroom Plus Den | 10.1 |
| 2 Bedrooms | 69.9 |
| 2 Bedrooms Plus Den | 13.2 |
| 3 Bedrooms | 5.9 |

| f) Live in Community Year Round | |
|---|---|
| Yes | 66.2 |
| No | 33.8 |

| g) Purchase Price of Current Home | |
|---|---|
| Less than $50,000 | 15.0 |
| $ 50,000- 99,999 | 33.8 |
| $100,000-149,999 | 35.6 |
| $150,000-199,999 | 9.6 |
| $200,000-249,999 | 3.2 |
| $250,000-299,999 | 2.8 |
| More than $300,000 | 0.0 |
| Refused to Answer | 0.0 |

## TABLE 2 (continued)

### 5. RETIREMENT STATUS

| a) Male Retirement Status | % |
|---|---|
| Retired | 85.0 |
| Employed | 15.0 |

| b) Female Retirement Status | % |
|---|---|
| Retired | 61.9 |
| Employed | 11.4 |
| Never Employed | 26.7 |

### 6. EMPLOYMENT STATUS

| a) Male Employment Status | % |
|---|---|
| Full-Time Employment | 79.1 |
| Part-Time Employment | 18.6 |
| Employment Within Household | 2.3 |

| b) Female Employment Status | % |
|---|---|
| Full-Time Employment | 28.3 |
| Part-Time Employment | 9.8 |
| Employment Within Household | 60.9 |

| c) Male Occupations | % |
|---|---|
| Tradesmen | 34.4 |
| Professional | 38.3 |
| Other | 27.3 |

| d) Female Occupations | % |
|---|---|
| Homemaker | 27.0 |
| Clerical | 21.8 |
| Other | 51.2 |

### 7. FUTURE CONSIDERATIONS

| a) Do You Foresee the Need to Move in the Future | % |
|---|---|
| Yes | 11.5 |
| No | 77.0 |
| Maybe | 11.5 |

| b) Circumstances Under Which Move is Necessitated | % |
|---|---|
| Decline in Respondent's Health | 27.5 |
| Decline in Spouse's Health | 7.5 |
| Nearer to Family | 2.5 |
| Financial Restraints | 15.0 |
| Other | 37.5 |

| c) Type of Accommodation in the Future | % |
|---|---|
| Apartment | 25.6 |
| Condominium | 17.9 |
| Senior's Apartment | 2.6 |
| Nursing Home | 7.7 |
| Rest Home | 10.3 |
| Live With Children | 2.6 |
| Other | 33.3 |

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- 87% of all respondents stated that they maintained from good to excellent health, while married respondents also perceived their spouses' to be very healthy. Interestingly, however, 64% of the sample also claimed to suffer from various health ailments, including but not limited to, angina and arthritis. As such, while health status has been said to be a factor influencing residential satisfaction, personal perception of "healthiness" seems to be somewhat relative.

- In comparing past residential preferences with current residential choices, it was found that 68% of respondents had previously occupied single-detached dwelling units before moving to their respective communities. In comparison, 81% currently live in detached dwellings.

- Interestingly, housing tenure statistics reveal the opposite trend. Whereas 87% of all respondents cited freehold tenure as their previous form of tenure arrangement, just 12% of the sample population currently lives within a freehold tenure arrangement, compared to 67% within leasehold tenure arrangements.

  While the above result is certainly a function of availability of leasehold, compared to freehold tenure in these communities, the combined result of the above two points does imply that housing type seems to have been more influential than housing tenure, in attracting the respondents to retirement communities.

## 4.2 RESIDENTIAL SATISFACTION IN RETIREMENT COMMUNITIES

This portion of the chapter presents the respondents' evaluations of their current residential situations, based on the **importance**, **satisfaction** and **weighted satisfaction** scores and ratings for each of the four housing dimensions and their corresponding attributes.

The results are arranged by the broad dimensions used, following the ordering used in the Literature Review (Chapter 2). Comments on the rating of selected individual attributes are set out accordingly.

### 4.2.1 Location Considerations

As stated in the literature review, location considerations tend to fall into two broad categories: **geographic location** and **overall accessibility**. As a result, the importance, satisfaction and weighted satisfaction scores for each of the attributes used to characterize the location dimension are broken down into these two categories, in Table 3. They are also discussed separately, below.

## TABLE 3

## AVERAGE SCORES FOR ATTRIBUTES WITHIN THE LOCATION CONSIDERATIONS DIMENSION

| Attributes | (I) Importance Mean | (S) Satisfaction Mean | (IxS) Weighted Mean |
|---|---|---|---|
| **a) Geographic Location** | | | |
| Rural Setting | 1.872 | 3.758 | 7.035 |
| Small Town | 1.365 | 2.635 | 3.597 |
| City | 2.160 | 3.333 | 7.199 |
| Highway | 1.689 | 3.425 | 5.785 |
| Airport | 0.324 | 1.438 | 0.466 |
| **b) Accessibility to Services** | | | |
| Walk to Shopping | 0.749 | 0.639 | 0.479 |
| Drive to Shopping | 2.826 | 3.740 | 10.569 |
| Walk to Medical | 0.288 | 0.269 | 0.077 |
| Drive to Medical | 2.744 | 3.644 | 9.999 |
| Walk to Hospital | 0.128 | 0.142 | 0.018 |
| Drive to Hospital | 2.680 | 3.429 | 9.190 |
| Walk to Entertainment | 0.132 | 0.169 | 0.022 |
| Drive to Entertainment | 1.594 | 2.564 | 4.087 |
| Walk to Family | 0.132 | 0.128 | 0.169 |
| Drive to Family | 2.434 | 3.511 | 8.546 |
| Walk to Worship | 0.119 | 0.064 | 0.008 |
| Drive to Worship | 1.315 | 1.854 | 2.438 |

Mean 'importance' and 'satisfaction' scores were calculated by multiplying each category of the rating scale by its corresponding frequencies. The resulting products were summed and then divided by the total number of respondents for each attribute.

'Weighted' satisfaction scores were calculated via the multiplicative combination of importance and satisfaction scores for each attribute.

### 4.2.1 (a) Geographic Location

Importance and satisfaction ratings and the associated t-tests between the mean ratings on individual attributes reveal a tripartite split in the scores among the five attributes listed within this sub-group. In order of importance, the three groups are as follows, with succeeding groups scoring significantly lower than preceding groups:

- The desire to be located in a retirement community which is 'located near a city' is the highest rated attribute amongst the five which form this group, and is significantly higher than all other attributes at the .05 level.
- the second strongest group of attributes are 'located in a rural setting' and 'located near a highway'.
- the third and final part encompasses the attributes 'located near a small town' and 'located near an airport'.

This three-way division of attributes suggests that the 'ideal' retirement community for the respondents surveyed would be located outside of a major city, in order to offer a "small-town" feel. However, it should not be located far from a major centre, with good highway access to the city being important. This result underlies the fact that the respondents wish to be located close enough to a city to be able to utilize the facilities and services provided by it, but also desire the relative tranquillity afforded by a more rural setting.

In accommodating both of these needs, access to a highway becomes particularly important to the respondents in bridging the distance between their rural surroundings and their neighbouring urban environment.

In reviewing the mean satisfaction ratings for these attributes in Table 3, it appears that within the communities surveyed, the current equation seems to have succeeded more in satisfying needs for a rural location, than in the need to be close to a city. For example, while being near a city is more important than being near a small town, the latter shows a slightly higher satisfaction score. This result is likely due to the fact that each of the five communities surveyed for this study are situated in locations which are more rural, than urban in nature. This is generally the case for most existing retirement communities in Southern Ontario.

However, the above result and its corresponding rationale implies that the marketability and desirability of a newly developed community should be enhanced, if it can deliver a better balance between these two attributes - i.e. projecting a rural environment, but at the edge of a larger municipality.

### 4.2.1 (b) Accessibility to Services

The second part of Table 3 provides the mean importance, satisfaction and weighted satisfaction scores for those location dimension attributes which focus on accessibility to specific services, rather than more general constructs.

Overall, driving distances to various services and facilities show significantly higher importance and satisfaction ratings than the walking distances to the same services. As such, the relevance of having good highway access as mentioned in the previous sub-section, is further explained and strengthened.

In addition, it should also be noted that these results are logical, given the "more rural" locations of these communities. In most cases, it is difficult to walk to most services. However, while a community located closer to such services could score higher from a satisfaction standpoint, there is no evidence to suggest that "walking-related" attributes would become more important in the search for a community.

A more detailed analysis of differences between the mean scores of the more important 'driving-related' attributes, reveals that 'distance to shopping services' was the most statistically significant attribute within this sub-group. Not only is it the most important of these attributes, but it also shows the highest satisfaction scores. As such, its contribution to satisfaction, as measured by the weighted satisfaction scores, is highest of all attributes in the location dimension.

Driving accessibility to medical services and hospital services were selected as the second and third most significant attributes, respectively. The ordering of these two points is logical - in most cases, people tend to use lower-order medical services, such as visits to a general practitioner, more than visits to higher order facilities, such as hospitals.

Interestingly, driving distance to family and friends was cited as just the fourth most significant attribute by the respondents. This result is quite startling, considering that a number of previous studies have suggested that nearness to family and friends is instrumental in evaluating different retirement housing options and in turn, accounting for residents' satisfaction with retirement communities (Anderson, 1988; Carp, 1972; Langford, 1962; and, Marshall, 1989).

The least important accessibility attributes are 'driving distance to entertainment' and 'driving distance to place of worship'.

The above results are interesting, but not unexpected. Not all people need entertainment or religion, nor do all people have extended families. In contrast, all people must eat and eventually at least, require medical attention. Obviously, the need for entertainment, religion and in some cases, family ties, is more personal and discretionary than is the need for food and medical attention. In turn, the ordering of these attributes reflects this.

Finally, the low importance and satisfaction ratings obtained by the 'place of worship' attribute is worth noting, since some literature does reflect the perception that seniors' often aspire to greater spirituality during this period of their lives. If this is the case with this group of interviewees, a need to attend a formal place of worship does not seem to be an integral part of meeting this end.

In the literature review, it was noted that previous studies have generally found that 'nearness to family' and 'access to facilities' are the two most significant contributors to residents' satisfaction with retirement communities. There is contention as to which of these two groupings is most important, however.

The results of this study do not necessarily provide a clear answer to this issue. In fact, the results imply that the division is not cut and dried. For example, some facilities - shopping and health - are more important than nearness to family. However, the latter is shown to be more significant than access to facilities such as entertainment and place of worship. Thus, it seems obvious that while fundamental facilities, such as shopping and health services are, in fact, more important than nearness to family, more discretionary, or user specific services are less significant.

### 4.2.2 DWELLING CHARACTERISTICS

The importance, satisfaction and weighted satisfaction scores for the attributes which comprise the 'dwelling characteristics' dimension are reported in Table 4. For ease of interpretation, the attributes in the table are broken down into three sub-groups: **dwelling size and price**, **privacy and maintenance**, and **dwelling type**. The results related to each sub-group are discussed separately, below.

#### 4.2.2 (a) Dwelling Size and Price

Previous research has shown that physical mobility tends to decline with increasing age (Anderson, 1988; Toseland et al, 1978). As such, one-storey dwelling units have proven to be a popular form of retirement housing, because of the abatement of physical stress associated with the mounting of stairs. Accordingly, this attribute captured the highest importance and overall satisfaction ratings within this sub-group and was statistically more significant than all other attributes within this group.

It is interesting to note, however, that the 'one-storey unit' attribute is more important than 'price of home', in evaluating retirement communities. This result could be attributed to the fact that most retirement community residents tend to be existing home owners of average or above average affluence, who move to these communities from larger centres. As a result, their original homes are typically priced higher than virtually all housing that is available in the retirement community market, therefore making price a less important attribute than 'one storey unit'.

In addition, most communities, regardless of market orientation, offer one storey units, making this attribute available at most communities, with different price ranges covered off. Thus, regardless of affluence, a one-storey unit should be available somewhere and the attribute can therefore take predominance over price. However, price likely comes into play in selecting between communities and different housing products within communities.

## TABLE 4

## AVERAGE SCORES FOR ATTRIBUTES WITHIN THE DWELLING CHARACTERISTICS DIMENSION

| Attributes | (I) Importance Mean | (S) Satisfaction Mean | (IxS) Weighted Mean |
|---|---|---|---|
| **a) Dwelling Size and Price** | | | |
| Wanted a Smaller House | 1.653 | 3.784 | 6.255 |
| Wanted a Larger House | 0.100 | 3.773 | 0.377 |
| Price of Housing | 2.170 | 3.155 | 6.846 |
| One-storey Unit | 2.459 | 3.779 | 9.293 |
| Two-storey Unit | 0.059 | 3.264 | 0.193 |
| Wanted a Basement | 1.161 | 3.471 | 4.030 |
| **b) Privacy and Maintenance** | | | |
| Exterior Appearance | 2.289 | 3.790 | 8.675 |
| Privacy of Dwelling | 2.324 | 3.772 | 8.766 |
| Desire Less Maintenance | 2.269 | 3.320 | 7.533 |
| **c) Dwelling Type** | | | |
| Manufactured Home | 0.507 | 3.741 | 1.897 |
| Constructed Home | 0.708 | 3.575 | 2.531 |
| Detached Housing | 2.253 | 3.927 | 8.848 |
| Attached Housing | 0.146 | 3.500 | 0.511 |

Mean 'importance' and 'satisfaction' scores were calculated by multiplying each category of the rating scale by its corresponding frequencies. The resulting products were summed and then divided by the total number of respondents for each attribute.

'Weighted' satisfaction scores were calculated via the multiplicative combination of importance and satisfaction scores for each attribute.

Recognizing this, it is not surprising to note that 'price of housing' is the next most important attribute in evaluating retirement communities. In turn, it is interesting to note that the price attribute receives the lowest satisfaction rating of the five attributes contained in this grouping. Again, this is not surprising as consumers typically prefer to pay less for what they have, than what they actually paid - everyone wants more for less.

The more important result related to the question of price is that, the respondents seem generally satisfied with the price they paid for their current residential unit . This is likely because the communities surveyed have apparently afforded the residents with the opportunity to make the "trade-down" from their original home, while keeping some equity invested to supplement income.

The above conclusion is also supported in the respondent profile, where it was shown that 85% of interviewees paid less than $150,000 for their current homes, while most moved from homes priced in the $150,000 to $225,000 range.

A final point worth noting with respect to 'price of home', is that the importance of this attribute does vary with housing tenure. A cross tabulation of the importance of this attribute by current housing tenure shows that the price question is significantly more important (.05 level) to those living in leasehold communities, as opposed to the other two types of communities. This indicates that leasehold communities apparently serve as a price related, "middle market" alternative to the other two housing options.

The next most important attribute of this group - but less significant than the previous two - was a desire for smaller housing accommodations than they had in their previous home. This relates to the trade-down factor noted above. Together, these two points confirm the results of previous research, outlined in the literature review.

Interestingly, the desire for a basement is not particularly important across the respondent group. However, it does not necessarily mean that a developer who includes basements is "over-providing" in terms of delivered product. Indeed, most of the interviewees do not have basements in their current home and may be practising some "self-selection" in their ratings. For example, a cross-tabulation of the data by community showed that basements are significantly less important to those living in communities where they are not available and vice versa.

On a related point, it is interesting to note that a cross-tabulation of preference for a basement by tenure shows that basements are most important to those with condominium and freehold, as opposed to leasehold tenure. However, this may also be due, at least in part, to the fact that availability of basements is also related to tenure in the community sample. This is unfortunate, since the basement question was added to the survey after the first community, Tecumseth Pines - the one leasehold community which does offer basements - was surveyed.

Regardless of this shortcoming, the moderate importance placed on this variable implies that while basements may not be necessary to have a satisfactory home, they could contribute to a given project's marketability, provided their inclusion does not have a serious effect on end price.

### 4.2.2 (b) Privacy and Maintenance

Of the three attributes found within this sub-group, 'privacy of dwelling' obtained the highest importance and satisfaction ratings. In addition, the t-test results reveal that this attribute provides a significantly greater contribution to satisfaction than the other two variables.

This result validates the results of a number of previous studies, which have shown that perception of privacy is a primary concern in contributing to residential satisfaction, both generally and within retirement communities. (Anderson, 1988; Bernstein, 1978; Bible and Brown, 1981; Fried, 1982; Hultquist, 1972; Marshall, 1972; Preston, 1982; Troy, 1973).

It is important to note, however, that while the importance of privacy does not vary across most related variables, satisfaction with this attribute does vary by housing type. A cross-tabulation of these two variables shows a significantly higher incidence of dissatisfaction with dwelling privacy by those living in attached, as compared to detached dwellings.

Interestingly, while the 'desire for less maintenance' and 'exterior appearance of dwelling' attributes show similar importance ratings, the weighted satisfaction with the former is significantly less than that of the latter.

This result can be attributed to two distinct sources of dissatisfaction. On one hand, a cross-tabulation of satisfaction with maintenance with a number of related variables showed that satisfaction with this variable was significantly lower at one particular community, which seems to have affected the overall result.

A number of open ended responses given by some respondents interviewed at that community indicated that they felt they were required to perform more individual maintenance on their homes than they would prefer, especially with respect to the cutting of grass.

Secondly, some residents are apparently dissatisfied with the way in which the administrative bodies of their individual communities managed their respective maintenance schedules. This was confirmed by a cross-tabulation of a "satisfaction with management" variable, with community name. This analysis indicated that two of the five communities surveyed showed significantly lower rates of satisfaction with community management. One respondent's open-ended response sums up this concern well: "We had to wait close to twenty-six months for the administration to come and fix the door".

In relation to previous studies, it is important to note that these results do confirm the importance of less household maintenance in choosing to leave the current home and move to a retirement community. However, the results also demonstrate that this attribute is not necessarily the most important one.

### 4.2.2 (c) Dwelling Type

Detached housing seems to be the housing type of choice for most of the respondents surveyed. Moreover, not only is this attribute significantly more important in contributing to satisfaction than all others in this group, it is also more significant than all other attributes in this dimension, except 'one storey units' and 'privacy of dwelling'.

As noted in the respondent profile, most of the interviewees previously occupied single-detached dwelling units. As a result, it is not surprising that many have come to expect this type of housing, and would not settle for any other housing form. A typical survey comment: "We are used to a detached home and we are not sure that we would be happy with anything else".

It is perhaps more interesting to note that the presence of detached housing amongst the interviewees is apparently a more important concern than whether or not the house is manufactured, or site constructed. While the latter is slightly more desirable than the former, there was no significant difference between the two ratings.

This result is only underscored by the fact that 65% of those living in site constructed housing and 60% of those living in manufactured housing, rated their own house type as being unimportant in evaluating a home. Moreover, a cross-tabulation revealed no significant difference in satisfaction between those living in manufactured, or site constructed housing.

This is a particularly interesting result, given that some previous research has shown that manufactured housing may be perceived of as being less desirable than site constructed housing. This perception may be true, but it seems to be both fairly weak and unimportant, especially compared to other concerns.

Again, however, this result should be interpreted with some caution, because of the survey design. For example, "attached" and "site constructed" variables could come out stronger at a community such as Alliston's Green Briar, for example, where the homes are all-brick and some townhouse designs are offered.

### 4.2.3 TENURE CONSIDERATIONS

Table 5 presents the mean importance, satisfaction and weighted satisfaction ratings for the three forms of tenure arrangements examined in this report.

Overall, freehold tenure obtained the highest mean importance ratings and is statistically more significant than its counterparts, condominium tenure and leasehold tenure.

## TABLE 5

## AVERAGE SCORES FOR ATTRIBUTES WITHIN THE TENURE CONSIDERATIONS DIMENSION

| Attributes | (I) Importance Mean | (S) Satisfaction Mean | (IxS) Weighted Mean |
|---|---|---|---|
| Condominium Tenure | 0.390 | 2.787 | 1.087 |
| Freehold Tenure | 0.945 | 3.769 | 3.562 |
| Leasehold Tenure | 0.338 | 3.295 | 1.114 |

Mean 'importance' and 'satisfaction' scores were calculated by multiplying each category of the rating scale by its corresponding frequencies. The resulting products were summed and then divided by the total number of respondents for each attribute.

'Weighted' satisfaction scores were calculated via the multiplicative combination of importance and satisfaction scores for each attribute.

The results of a cross-tabulation of tenure importance by the type of tenure the respondent currently lives under, showed very interesting results. For example, 69% of people living in freehold communities rated the availability of this form of tenure as being important to them. This is expected. However, it is interesting to note that just 18% of leasehold residents and 51% of condominium residents preferred the type of tenure they were currently living under. The remainder showed an initial preference for freehold.

The fact that respondents did not choose a freehold community could be attributed to the comparative lack of availability of this type of tenure. It could also be related to price. As noted earlier, price of housing is a significantly more important consideration to those living in leasehold projects. At the same time, the cross-tabulation referred to above showed that those currently living under condominium tenure exhibit a stronger desire for freehold housing, than do those living in leasehold communities.

Taken together, the broader and more important conclusion of these analyses seems to be, those living in the leasehold communities surveyed place less importance on tenure than those living in condominium and freehold projects. In turn, this is likely a function of affordability. However, it could also indicate that those living under the latter two forms of tenure simply place more importance on tenure generally and their specific type of tenure, in particular.

In terms of satisfaction with current tenure type, a second cross-tabulation revealed a significant trend between type of current tenure and satisfaction with that tenure form. To illustrate, whereas 0% of the freehold respondents are dissatisfied, 12% of leasehold residents are dissatisfied with that tenure form. Further, 31% of those currently living under condominium tenure were dissatisfied.

These results should be interpreted with caution, however. For example, virtually all of those dissatisfied with leasehold tenure originated from one community, while the condominium sample in this study consisted of just one community.

Interestingly, these are the same two communities where a significantly higher rate of dissatisfaction with community management was reported, as referred to earlier. In the case of condominium tenure, open ended response questions reveal that part of the problem seems related to the fact that the corporation has not yet been registered and residents are required to pay the so-called "phantom mortgage". This has caused some resentment amongst some purchasers, who claimed not to have been aware of this requirement at the time of purchase.

As such, after these community-specific idiosyncrasies are accounted for, it seems that there is actually little difference in resident satisfaction with their current tenure type.

## 4.2.4 LIFESTYLE CONSIDERATIONS

The **Lifestyle Considerations** dimension encompasses three sub-groups of attributes, including **community size and type**, **security considerations**, and **recreation and social amenities**. Importance, satisfaction and weighted satisfaction ratings for these sub-groups are displayed in Table 6.

### 4.2.4 (a) Community Type and Size

A number of previous studies have suggested that age homogeneous environments can be instrumental in increasing the satisfaction of community residents by promoting interaction and by expanding the possibilities for social contact and integration (Anderson, 1988; Carp, 1966; Donahue, 1966; Hamovitch, 1968; Peterson and Larson, 1966; Rosow, 1967).

In light of these points, it is interesting to note that the "adult community" attribute show a mean importance rating that is significantly higher than all other attributes in both its grouping and within the broader dimension. Combined with a fairly high satisfaction rating, the mean weighted score clearly indicates that this attribute contributes the most to overall satisfaction with this dimension.

This is a particularly important result. Under the Charter of Rights, it is illegal to discriminate between purchasers on the basis of age. As a result, it is difficult for a retirement community developer to guarantee that a particular project will, in fact, remain a "retirement community" over the longer term. However, these results would seem to suggest that an "all adult orientation", above all else, is the most important lifestyle benefit to the residents surveyed. In the words of one interviewee: "I like the idea of living in an adult community, because I do not want a lot of children around. I also like the fact that an adult community enables people like myself to know and associate with others of a similar age".

With respect to community size itself, it is worth noting that communities of under 200 dwellings are preferred to those which are larger than this standard. However, this result should be interpreted with caution, given that the sampling constraints identified in Chapter 3 limited the communities surveyed to those of less than 200 dwellings (although two of the communities will eventually have over 200 dwellings if all phases are completed). As such, there is likely to be a high rate of self-selection in this result.

### 4.2.4 (b) Security

Previous research has suggested that despite the fact that the elderly are seldom the victims of crime, safety and security in the immediate environment are of particularly high importance (Carp, 1966; Cook and Cook, 1976; Golant, 1986; Lawton, 1976; Wan et.al, 1982). In contrast, the residents of the communities contained in this survey place only a modicum of importance on security, with community security being significantly more important than ensuite security.

## TABLE 6

## AVERAGE SCORES FOR ATTRIBUTES WITHIN THE LIFESTYLE CONSIDERATIONS DIMENSION

| Attributes | (I) Importance Mean | (S) Satisfaction Mean | (IxS) Weighted Mean |
|---|---|---|---|
| **a) Community Type and Size** | | | |
| Adult Community | 2.018 | 3.525 | 7.113 |
| <200 Dwellings | 1.136 | 3.750 | 4.138 |
| >200 Dwellings | 0.166 | 3.643 | 0.605 |
| **b) Security** | | | |
| Community Security | 1.485 | 3.647 | 5.416 |
| Ensuite Security | 0.249 | 3.680 | 0.916 |
| **c) Recreation and Social Amenities** | | | |
| Recreational Facilities | 1.509 | 2.911 | 4.393 |
| Social Facilities | 1.485 | 2.922 | 4.339 |
| Social Aspects | 1.550 | 3.502 | 5.428 |

Mean 'importance' and 'satisfaction' scores were calculated by multiplying each category of the rating scale by its corresponding frequencies. The resulting products were summed and then divided by the total number of respondents for each attribute.

'Weighted' satisfaction scores were calculated via the multiplicative combination of importance and satisfaction scores for each attribute.

It should also be noted tnat there is virtually no difference in the mean satisfaction rating on these two attributes. Combined, the weighted score shows that community security is a more significant factor in contributing to satisfaction with security and, it follows, the perception of a more secure environment.

This result is nicely embellished by this typical comment: "Everyone looks out for their neighbours even though this has not been formally organized". It seems that the social infrastructure resulting from many residents having similar backgrounds and perhaps, seeing each other as peers, has fostered the creation of informal neighbourhood watch organizations in most communities.

In terms of the market related planning of future communities, this implies that strong design attention should be paid to creating a secure image at the project entrance, through the use of landscaping and entry gates. However, in light of the fact that the higher rated "community security" receives only a moderate importance rating, this result implies that these gate treatments need not be manned, but should be designed merely to discourage unwanted visitors.

With respect to electronic ensuite security, it is important to note that 80% of the residents of the lone community that offers this system as a purchase option, rated this attribute as being unimportant to them in evaluating that community, before purchase. Based on this result, it seems that there is little need to offer such systems as standard features in future communities, although it is obvious that doing so will not likely harm project marketability, so long as there is not a substantial impact on price.

### 4.2.4 (c) Recreation and Social Amenities

As noted in the literature review, substantial previous research has suggested that recreational and social amenities play an integral role in characterizing retirement communities (Anderson, 1988; Barker, 1966; Bernstein, 1978; CMHC, 1987; Heintz, 1976; Toseland et al, 1978). However, as alluded to earlier, the results of this study partially refute these earlier findings.

Fundamentally, recreation and social amenities provide only a moderate contribution to satisfaction within the lifestyle dimension. In contrast, the social aspects of being with people of a similar age group form a significantly greater contribution to satisfaction with retirement community living.

To illustrate, each of the three attributes within this grouping show similar mean importance ratings, with the "social aspects" attribute being only slightly, but not significantly, higher. However, on the satisfaction ratings, the recreational and social facilities attributes received significantly lower mean ratings than that of the social aspects attribute. As such, the combined impact of these variables leads to the conclusions noted above.

These results should not be construed as saying that recreation and social facilities are unimportant, or need not be included in future communities, however. For example, the results are limited by the fact that each of the communities surveyed offered a variety of services, from minimal, to comprehensive. In fact, one of the five communities surveyed for the study did not offer any such amenities.

In cross-tabulating importance of recreation and social communities by tenure, it was found that such facilities are most important to those under condominium arrangements, followed by leasehold, then freehold, although the difference between the latter two is negligible.

A set of questions was included in the questionnaires which attempted to differentiate between the use of and satisfaction with, different types of recreation and social facilities. Unfortunately, since the level of service and the types of facilities does vary between the communities selected, the results from this part of the data collection process are poor. However, the primary result of these analyses is that, with the exception of the recreation hall and where applicable, swimming pools and walking trails, most are used sparingly, if at all.

## 4.3 OVERALL RESIDENTIAL SATISFACTION

The importance, satisfaction and weighted satisfaction scores for the attributes contained within each of the four broader residential dimensions, were combined and weighted to create four new, mathematically computed scores, representing total evaluation with the broader dimension. The intention of these manipulations is to attempt to prioritize the dimensions in terms of their respective contributions to overall residential satisfaction.

The associated scores resulting from these manipulations are summarized in Table 7.

The primary result is that the **Dwelling Characteristics** dimension is the most significant in contributing to the residents' satisfaction with the communities surveyed. Not only is it the most important dimension in terms of evaluating different communities, but it also holds the highest mean satisfaction rating.
This outcome is not surprising since the dwelling unit is the actual place of residence, where the majority of the resident's day-to-day activities take place. Therefore, its relevance simply cannot be understated.

The second most significant dimension in terms of its contribution to the overall residential satisfaction of the residents is **Lifestyle Considerations**. This is a somewhat interesting result, since the **Location Considerations** dimension actually received a higher mean importance rating. However, the greater satisfaction associated with the lifestyle dimension, compared to location, causes the latter to take on increased importance in accounting for overall satisfaction.

In some ways, this result is not surprising. For example, the retirement community by its very definition has been shown to be lifestyle-oriented (Anderson, 1988; Barker, 1966; Heintz, 1976; Lawton, 1980; Pastalan, 1983; Webber and Osterbind, 1961). However, because of most retirement communities - both generally and in

## TABLE 7

## OVERALL AVERAGE SCORES FOR THE FOUR DIMENSIONS

| Dimensions | (I) Importance Mean | (S) Satisfaction Mean | (IxS) Weighted Mean |
|---|---|---|---|
| Dwelling Characteristics | 1.367 | 3.630 | 4.962 |
| Location Considerations | 1.327 | 2.045 | 2.714 |
| Tenure Considerations | 0.560 | 3.284 | 1.839 |
| Lifestyle Considerations | 1.200 | 3.410 | 4.092 |

this sample - typically occupy predominantly rural locations, but attract largely urban-based target markets, specific location is less important, provided the site possesses generally good driving access to essential services.

To this point, the ordering of dimensions is logical - the dwelling is fundamental, lifestyle is an added feature, and location is secondary, provided it offers manageable access by car. Notwithstanding this logical ordering, perhaps the most interesting result in Table 7 is the relatively minor role tenure apparently plays in contributing to residential satisfaction in the communities surveyed.

In general, it seems that tenure considerations are largely overlooked by many residents when they evaluate and select different communities. Instead, priority seems to be being placed on maximizing dwelling characteristics (such as one-storey units, price and detached housing) and lifestyle considerations (related mainly to the desire for an all adult community). Following this, location comes into play in the evaluation process.

Tenure, it seems, is more of an afterthought. However, it should also be noted that a wide selection of tenure options has not typically been made available in the Ontario retirement community market. Indeed, most available communities are leasehold in nature. In areas where more competitive choice in tenure exists, tenure could take on a more important role in choosing between communities, although the dwelling/lifestyle/location dimensions will likely continue to constitute the "core" dimensions of satisfaction.

## Chapter Five

# VARIATIONS IN RESIDENTIAL SATISFACTION

Variations in the structure of residential satisfaction reflect differing combinations of perceptions and values applied to the attributes evaluated. Furthermore, these perceptual and value differences have been shown to be influenced by socio-demographic and residential background histories (Ermuth, 1974; Kennedy, 1975; Short, 1978; Taylor and Aikens, 1983). In other words, different people can gain residential satisfaction from different sources.

Bearing this in mind, this chapter will examine the variations in the structure of residential satisfaction amongst the respondent group, using thirteen pre-selected respondent characteristics. The characteristics used are based on those identified in the literature as having had some effect in accounting for differences in satisfaction, in other studies. They include: community, respondent age, length of residence, living arrangements (as a couple, or alone), health status, gender, income level, housing type and housing tenure.

This chapter is comprised of two principal components. The first identifies those characteristics (or 'discriminatory variables') which best account for variation in respondent evaluations on the four broad residential dimensions outlined in the conceptual framework. The second component examines the relationships that exist between those characteristics - if any - which are shown to be statistically significant in accounting for variation on each dimension.

In order to accomplish both of these tasks, a multivariate statistical technique, Multiple Classification Analysis (MCA), is employed. This technique was discussed in detail in Chapter 3. However, some of the principles of the technique, as well as the key interpretive indicators, are briefly reiterated, below.

The MCA procedure as used herein analyses the effect which a set of pre-selected independent variables has on the calculated mean importance and satisfaction ratings of each of the four broad dimensions. The result of these manipulations is an associated score for each respondent characteristic, which is indicative of how well that characteristic relates to, or accounts for variation in the mean rating on that dimension.

These scores are called 'Eta' and 'Beta' values. The Eta coefficient measures the relationship of each independent variable (the pre-selected respondent characteristics) to the dependent variable (the mean residential evaluations on each dimension). This is directly analogous to a simple correlation coefficient, or the unadjusted effect of the independent variable to the dependent variable. Beta, on the other hand, indicates the effect of the independent variable on the dependent variable, after adjusting for the effects of the other independent variables and is analogous to a partial regression coefficient. Thus, the pre-selected variable exhibiting the highest Beta value in each MCA has the greatest relative importance in accounting for variation in the respective residential evaluation.

In essence, the technique is very similar to a multiple regression, except that it is appropriate for use on ordinal, and even nominal data. Indeed, it was designed specifically for analyzing variation in survey data. Following this similarity to correlation and regression, the technique also generates a Multiple R and Multiple $R^2$ values for each group of characteristics (independent variables), on each dimension (dependent variable). Multiple R indicates how strongly the independent variables, taken together, relate to the dependent variable, while Multiple $R^2$ expresses the relationship as a percentage of total variance explained (Andrews, 1967).

In applying the technique in this study, two runs of the MCA procedure were undertaken for both the mean importance and satisfaction scores on each dimension.

The first run of the MCA was designed to assess which - if any - of 13 pre-selected explanatory variables had a significant effect on variation in the respective mean score, considered independently of all other variables. In essence, this MCA procedure amounted to a correlation test using the MCA program.

The second run was designed to determine which of those discriminatory variables which were found to be significant in the first run, remained significant after interdependencies between the variables.

## 5.1 DWELLING CHARACTERISTICS DIMENSION

### 5.1 (a) Importance of Dwelling Characteristics

The results of the initial MCA correlation run for each variable on the mean importance rating for the Dwelling Characteristics dimension are summarized in Table 8.

As indicated in the table, five discriminatory variables - 'site constructed and/or manufactured housing', 'attached and/or detached housing', 'annual length of residence', 'approximate annual income' and 'community of residence' - were identified as being significant on this dimension, when viewed separately (i.e., before effects between variables are accounted for).

As noted earlier, the second run of the MCA was undertaken only for those variables which showed significant independent effects on variation in the dimension (i.e. significant correlations) on the first run. In this case, the second MCA therefore included only those five characteristics identified as being significant, above. The intention of this second run is to allow the program to re-compute the Eta and Beta scores for each characteristic, after accounting for effects and interrelationships between these characteristics.

Table 9 exhibits the results of the second MCA. Interestingly, just three of the five variables which have significant independent effects continue to have a significant effect after interactions between the variables are accounted for - 'approximate annual income', 'live year round in the community' and 'community of residence'.

# TABLE 8

## MCA CORRELATION RESULTS

## DWELLING - IMPORTANCE

| | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .22 | .22 | .046 | * |
| Housing Type (Manu/Site Const) | .17 | .17 | .029 | * |
| Housing Type (Attached/Detached) | .35 | .35 | .122 | * |
| Housing Tenure | .19 | .19 | .035 | -- |
| Age | .15 | .15 | .023 | -- |
| Length of Residence | .22 | .22 | .050 | -- |
| Living Arrangements | .10 | .10 | .011 | -- |
| Respondent's Health | .11 | .11 | .013 | -- |
| Spouse's Health | .16 | .16 | .026 | -- |
| Suffer Health Problems | .15 | .15 | .022 | -- |
| Gender | .09 | .09 | .008 | -- |
| Live Year Round | .17 | .17 | .030 | * |
| Annual Income | .30 | .30 | .092 | * |

* Significant at 0.05 level

## TABLE 9

## COLLECTIVE MCA RESULTS

## DWELLING - IMPORTANCE

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .22 | .25 | | * |
| Housing Type (Manu/Site Const) | .17 | .16 | | – |
| Housing Type (Attached/Detached) | .14 | .08 | | – |
| Live Year Round | .17 | .17 | | * |
| Annual Income | .30 | .33 | | * |

| | |
|---|---|
| Overall Multiple $R^2$ | .189 |
| R | .434 |

Main Effects

F = 3.278

Sig of F = 0.000

* Significant at 0.05 level

The removal of the two housing type variables is an example of how the MCA program accounts for interdependency effects between variables.

In essence, both housing type variables have significant independent relationships with the dependent variable, as does community of residence. However, both are also interrelated with community of residence, by study design. As a result, the MCA program accounts for this interaction between variables and finds that the latter is a stronger predictor than the two former variables, when they are analyzed together. As such, the impact of the housing type variables is suppressed, leaving 'community of residence' - the 'true' predictor - as being significant. As such, this type of analysis flags spurious, yet otherwise significant individual relationships and avoids making incorrect, or misleading conclusions from the data.

Returning to the results in Table 9, 'approximate annual income' possesses the highest Beta value and is therefore the most influential variable in accounting for variation within this dimension. In general, the results show that dwelling considerations are most important to those in the lowest income group - under $40,000 - and least important in the upper income groups.

This is a logical result, given that housing price was shown to be an important parts of this dimension in Chapter 4. In fact, a subsequent analysis showed that variation on the house price attribute is the main reason why 'income level' has a significant effect on the broader evaluation with this dimension. In general, the price attribute takes on progressively less importance, as income level increases.

Interestingly, a similar analyses also showed that the importance of a basement also contributes significantly to the effect of income level on the importance of the Dwelling Characteristics dimension. Specifically, those in the under $40,000 income group show below average importance ratings on the desirability of having a basement, while those in progressively higher income groups place more importance on this consideration.

In view of these two points, but especially the former, it is only natural that those in higher income groups might place less importance on this dimension.

The next most important characteristic - community of residence - is not surprising, since the different communities have different products to offer. In this case, the value of this result lies in avoiding coming to incorrect conclusions with respect to the impact of housing type, for example, when individual community idiosyncrasies may have more effect on the evaluations.

The significance of whether or not the respondent lives year round in the community, shows that those who do live year round in the community place more importance on dwelling characteristics than do those people who do not live there year round. More specifically, the greater importance placed by this group on this dimension is related mostly to their placing a more significant priority on having one-storey housing, than do those who leave for part of the year.

These results are logical. For example, it seems obvious that the more time you spend in a given dwelling unit, the more important its characteristics will likely be to you. As well, those that travel south every year could be more physically mobile than those who do not. As such, a one-storey unit may be less of a priority for this group because of this.

As well, it should be noted that those who do leave the community for part of the year - perhaps to go south for the winter - likely have higher incomes than those who stay in the community all year. It is interesting that this variable remains significant, however, even after this interactive effect has been accounted for.

### 5.1 (b) Satisfaction With Dwelling Characteristics

Table 10 summarizes the results of the first MCA procedure undertaken on the calculated mean satisfaction score for the Dwelling Characteristics dimension.

In this case, the two 'housing type' variables ('site constructed/manufactured; and detached/attached), 'housing tenure', 'respondent's health', and 'community of residence' were each found to be significantly correlated with variations in the mean satisfaction scores on this dimension, when considered separately.

Table 11 displays the results of the second MCA, conducted to prioritize the effect of these five variables, after effects between them have been accounted for. The table shows that just two of these variables retain their significance, when analyzed together - whether or not the house is attached or detached, and respondent's health. In this case, it appears that the community of residence has very little effect on the respondents' residential satisfaction.

In general, further analysis of the results indicated that those living in attached housing show significantly lower satisfaction ratings than those living in detached dwellings. This conclusion was brought forth in Chapter 4. However, it is interesting to note that the relationship retains, and in fact, gains strength even after other considerations are measured against it.

Additional analysis of the effect of respondent's health on satisfaction with the dwelling shows that satisfaction generally declines with poorer respondent health. This result confirms those of previous research (Wan et al., 1982) which showed that those in good health are generally more satisfied with their retirement environment than those who are not in good health.

## TABLE 10

## MCA CORRELATION RESULTS

## DWELLING - SATISFACTION

| | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .25 | .25 | .061 | * |
| Housing Types (Manu/Site Const) | .20 | .20 | .040 | * |
| Housing Types (Att/Detached) | .19 | .19 | .036 | * |
| Housing Tenure | .21 | .21 | .044 | * |
| Age | .19 | .19 | .034 | -- |
| Length of Residence | .20 | .20 | .041 | -- |
| Living Arrangements | .08 | .08 | .006 | -- |
| Respondent's Health | .34 | .34 | .116 | * |
| Spouse's Health | .21 | .21 | .044 | -- |
| Suffer Health Problems | .08 | .08 | .007 | -- |
| Gender | .09 | .09 | .009 | -- |
| Live Year Round | .01 | .01 | .000 | -- |
| Annual Income | .23 | .23 | .054 | -- |

* Significant at 0.05 level

## TABLE 11

## COLLECTIVE MCA RESULTS

## DWELLING - SATISFACTION

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .24 | .34 | | -- |
| Housing Type (Manu/Site Const) | .17 | .14 | | -- |
| Housing Type (Attached/Detached) | .17 | .42 | | * |
| Housing Tenure | .19 | .39 | | -- |
| Respondent's Health | .34 | .31 | | * |
| | | | | |
| Multiple $R^2$ | | | | .172 |
| R | | | | .415 |

Overall Main Effects

F = 3.545

Sig of F = 0.000

* Significant at 0.05 level

## 5.2 LOCATION CONSIDERATIONS DIMENSION

### 5.2 (a) Importance of Location Considerations

Table 12 summarizes the results of the MCA's run for each of the 13 pre-selected independent variables run independently against the calculated mean importance score on the Location Considerations dimension.

The table shows that when considered independently, six of the pre-selected respondent characteristics were found to be significant in accounting for variation in the mean importance score on the Location Considerations dimension. These variables include: the two housing type variables ('site constructed/manufactured housing'; and 'attached/detached housing'), 'housing tenure', 'length of residence', 'gender of respondent' and 'community of residence'.

These six variables were then run against each other in a collective MCA on the importance score for the Location Characteristics dimension. The results are summarized in Table 13.

Interestingly, each of the six variables becomes insignificant when interactive effects are considered. As such, the importance of the location dimension is virtually invariant across the sample, regardless of differences in discriminatory variables.

### 5.2 (b) Satisfaction With Location Considerations

Table 14 displays the results of the individual MCA procedures run for each of the 13 pre-selected characteristics on the calculated mean satisfaction score for the Location Considerations dimension. In this case, six characteristics show significant correlations with the satisfaction score on this dimension - both housing type variables, housing tenure, whether or not the respondent lives alone, income level, and community of residence.

These six characteristics were then run against each other in a collective MCA on the satisfaction with location dimension. As indicated by the results shown in Table 15, only 'community of residence' remains significant in accounting for differences in variation on this dimension, when their collective interactive effects are considered.

Given the discussion in part (a), above, this is an expected and logical result, especially related to the housing type and tenure variables. This provides further credence to the conclusion brought forward in Chapter 4, that variation on this dimension tends to be community-specific.

In this case, most of this dissatisfaction with the location dimension is related to a disproportionate level of dissatisfaction with the highway accessibility attribute, at two community. It seems that traffic egress and ingress from the project intersection is difficult and perceived of as being dangerous because of the volume and type of traffic on the adjacent highway.

## TABLE 12

## MCA CORRELATION RESULTS

## LOCATION - IMPORTANCE

| | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .35 | .35 | .126 | * |
| Housing Type (Manu/Site Const) | .33 | .33 | .106 | * |
| Housing Type (Attached/Detached) | .25 | .25 | .063 | * |
| Housing Tenure | .31 | .31 | .098 | * |
| Age | .20 | .20 | .039 | -- |
| Length of Residence | .24 | .24 | .056 | * |
| Living Arrangements | .11 | .11 | .012 | -- |
| Respondent's Health | .11 | .11 | .013 | -- |
| Spouse's Health | .07 | .07 | .004 | -- |
| Suffer from Health | .06 | .06 | .004 | -- |
| Gender | .19 | .19 | .035 | * |
| Live Year Round | .06 | .06 | .004 | -- |
| Annual Income | .21 | .21 | .045 | -- |

* Significant at 0.05 level

## TABLE 13

## COLLECTIVE MCA RESULTS

## LOCATION - IMPORTANCE

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .35 | .26 | | -- |
| Housing Type (Manu/Site Const) | .33 | .21 | | -- |
| Housing Type (Attached/Detached) | .25 | .12 | | -- |
| Housing Tenure | .31 | .27 | | -- |
| Length of Residence | .24 | .14 | | -- |
| Gender | .19 | .13 | | -- |

| | |
|---|---|
| Multiple $R^2$ | .173 |
| R | .416 |

Main Effects
F = 3.279
Sig of F = 0.000

* Significant at 0.05 level

## TABLE 14

## MCA CORRELATION RESULTS

## LOCATION - SATISFACTION

| | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .25 | .25 | .064 | * |
| Housing Type (Manu/Site Const) | .18 | .18 | .034 | * |
| Housing Type (Attached/Detached) | .16 | .16 | .026 | * |
| Housing Tenure | .21 | .21 | .044 | * |
| Age | .23 | .23 | .055 | -- |
| Length of Residence | .17 | .17 | .028 | -- |
| Living Arrangements | .17 | .17 | .028 | * |
| Respondent's Health | .11 | .11 | .012 | -- |
| Spouse's Health | .23 | .23 | .054 | -- |
| Suffer from Health | .08 | .08 | .006 | -- |
| Gender | .13 | .18 | .016 | -- |
| Live Year Round | .07 | .07 | .005 | -- |
| Annual Income | .27 | .27 | .076 | * |

* Significant at 0.05 level

## TABLE 15

## COLLECTIVE MCA RESULTS

## LOCATION - SATISFACTION

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .25 | .24 | | * |
| Housing Type (Manu/Site Const) | .18 | .13 | | -- |
| Housing Type (Attached/Detached) | .16 | .08 | | -- |
| Housing Tenure | .21 | .04 | | -- |
| Living Condition | .17 | .14 | | -- |
| Annual Income | .28 | .26 | | -- |
| | | | | |
| Overall Multiple $R^2$ | | | | .149 |
| R | | | | .386 |

Main Effects
F = 2.532
Sig of F = 0.002

* Significant at 0.05 level

## 5.3 TENURE CONSIDERATIONS DIMENSION

### 5.3 (a) Importance of Tenure

Table 16 shows the results of the individual MCA correlations on each of the pre-selected discriminatory variables. Four variables were found to have a significant individual effect: 'attached/detached housing', 'housing tenure', 'length of residence', and 'community of residence'.

Table 17 provides the results of the collective MCA run, using only these four variables, against the importance of tenure dimension. Interestingly, but perhaps expectedly, type of tenure and community of residence are the two discriminatory variables which remain significant in accounting for importance attached to tenure, after effects between the four variables are accounted for.

Just as important is the fact that this collection of variables - actually the significant variable - accounts for 24% of the variation in this tenure dimension.

In examining the results more closely, it is apparent that those in leasehold communities place less importance on tenure considerations. Those in condominium and freehold tenure place more importance on this consideration, but similar in magnitude to each other.

This result reflects that which was presented in Chapter 4, through reference to additional cross-tabulations. However, the difference here is that the result is enhanced by the understanding that importance of tenure does not seem to be related to any particular type of personal resident characteristic, such as age or income. In turn, this is likely reflective of another conclusion of Chapter 4: that tenure itself seems to be of only limited importance in evaluating communities. Other dimensions of the residential environment contribute more to the package.

### 5.3 (b) Satisfaction With Tenure Considerations

Table 18 summarizes the results of the first MCA run against the mean score for the satisfaction with tenure dimension. Similar to the result for the importance scores, just three variables - 'attached/detached housing', 'housing tenure' and 'community of residence' were found to have significant individual effects on the residents' satisfaction with their own tenure type.

Table 19 shows the collective MCA run which analyzed just these three variables.

Interestingly, housing tenure loses its significance in accounting for variation in satisfaction with tenure, while community of residence remains significant. While this variable explains just 13.2% of variation in satisfaction with tenure, it is important to note that residents living under one form of tenure are apparently no more, or less satisfied than those living under the other tenure options.

## TABLE 16

## MCA CORRELATION RESULTS

## TENURE - IMPORTANCE

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .45 | .45 | .202 | * |
| Housing Type (Manu/Site Const) | .09 | .09 | .009 | – |
| Housing Type (Attached/Detached) | .33 | .33 | .111 | * |
| Housing Tenure | .43 | .43 | .186 | * |
| Age | .20 | .20 | .041 | -- |
| Length of Residence | .26 | .26 | .069 | * |
| Living Arrangements | .05 | .05 | .002 | -- |
| Respondent's Health | .19 | .19 | .035 | -- |
| Spouse's Health | .16 | .16 | .025 | -- |
| Suffer Health Problems | .02 | .02 | .000 | -- |
| Gender | .12 | .12 | .014 | -- |
| Live Year Round | .01 | .01 | .000 | -- |
| Annual Income | .17 | .17 | .030 | -- |

* Significant at 0.05 level

# TABLE 17

## COLLECTIVE MCA RESULTS

## TENURE - IMPORTANCE

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .45 | .40 | | * |
| Housing Type (Attached/Detached) | .33 | .02 | | -- |
| Housing Tenure | .43 | .39 | | * |
| Length of Residence | .26 | .20 | | -- |
| | | | | |
| Overall Multiple $R^2$ | | | | .239 |
| R | | | | .48 |

Main Effects
F = 6.511
Sig of F = 0.000

* Significant at 0.05 level

## TABLE 18

## MCA CORRELATION RESULTS

## TENURE - SATISFACTION

| | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .35 | .35 | .123 | * |
| Housing Type (Manu/Site Const) | .11 | .11 | .012 | – |
| Housing Type (Attached/Detached) | .25 | .25 | .062 | * |
| Housing Tenure | .27 | .27 | .074 | * |
| Age | .20 | .20 | .039 | -- |
| Length of Residence | .22 | .22 | .048 | -- |
| Living Arrangements | .13 | .13 | .017 | -- |
| Respondent's Health | .09 | .09 | .008 | -- |
| Spouse's Health | .07 | .07 | .004 | -- |
| Suffer Health Problems | .10 | .10 | .009 | -- |
| Gender | .11 | .11 | .012 | -- |
| Live Year Round | .10 | .10 | .010 | -- |
| Annual Income | .14 | .14 | .021 | -- |

* Significant at 0.05 level

## TABLE 19

## COLLECTIVE MCA RESULTS

## TENURE - SATISFACTION

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .35 | .27 | | * |
| Housing Type (Attached/Detached) | .25 | .26 | | – |
| Housing Tenure | .27 | .15 | | – |
| Overall Multiple $R^2$ | | | | .132 |
| R | | | | .363 |

Main Effects
F = 6.483
Sig of F = 0.000

* Significant at 0.05 level

This result confirms the thesis brought forward in part 4.2 (c), which suggested that while there is a relationship in the data between current tenure and satisfaction with tenure, it is related more to community specific idiosyncrasies, rather than anything particular to the form of tenure.

## 5.4 LIFESTYLE CONSIDERATIONS DIMENSION

### 5.4 (b) Importance of Lifestyle Considerations

Table 20 presents the results of the individual MCA correlations which were run on each of the pre-selected discriminatory variables, against the importance of Lifestyle Considerations dimension. The results reveal that six of the pre-selected characteristics have significant individual effects on the relative importance of this dimension: 'site constructed and/or manufactured housing', 'attached and/or detached housing', 'housing tenure', 'length of residence', 'respondent's health' and 'community of residence'.

Table 21 shows the results of the collective MCA using only those six variables which were significant when considered independently. After accounting for the effects of other variables, 'community of residence' and 'respondents' health' were the two lone significant predictors.

The community variable has the highest Beta value and is most important. In reviewing this relationship in more detail, it is evident that most of this variation is related to a lower importance of lifestyle considerations at those communities which are located outside of the influence of the Toronto market area. Residents of communities located closer to the Greater Toronto Area - and in fact, which tend to draw most of their purchasers from the "megalopolis" - tend to place more importance on lifestyle considerations, particularly recreational and social facilities.

This result suggests that those communities which are developed in locations which are particularly rural in nature and more isolated from the effects of large urban centres, may require fewer social and recreational facilities than those serving more urban markets.

This could be a result of less competition in isolated market areas. For example, if a community in such a location is the "only game in town", local retirees may choose to live there, simply because it is the only community available in that area. Thus, location becomes more important than lifestyle. However, in areas which are more competitive and offer more selection, lifestyle attributes may take on a more important role in choosing between alternatives, assuming everything else is equal.

With respect to explaining the significance of the 'respondent's health' characteristic, a deeper look at the results shows that those of poorer health logically place less importance on the Lifestyle Considerations Dimension, when evaluating communities. This is not surprising, and parallels the findings of the literature review.

## TABLE 20

## MCA CORRELATION RESULTS

## LIFESTYLE - IMPORTANCE

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .46 | .46 | .208 | * |
| Housing Type (Manu/Site Const) | .37 | .37 | .138 | * |
| Housing Type (Attached/Detached) | .29 | .29 | .083 | * |
| Housing Tenure | .33 | .33 | .112 | * |
| Age | .22 | .22 | .047 | -- |
| Length of Residence | .31 | .31 | .093 | * |
| Living Arrangements | .09 | .09 | .009 | -- |
| Respondent's Health | .22 | .25 | .061 | * |
| Spouse's Health | .15 | .15 | .022 | -- |
| Suffer Health Problems | .00 | .00 | .000 | -- |
| Gender | .14 | .14 | .022 | -- |
| Live Year Round | .14 | .14 | .020 | -- |
| Annual Income | .19 | .19 | .036 | -- |

* Significant at 0.05 level

## TABLE 21

## COLLECTIVE MCA RESULTS

## LIFESTYLE - IMPORTANCE

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .24 | .34 | | * |
| Housing Type (Manu/Sit Const) | .37 | .03 | | – |
| Housing Type (Attached/Detached) | .29 | .11 | | – |
| Housing Tenure | .33 | .14 | | -- |
| Length of Residence | .31 | .20 | | -- |
| Respondent's Health | .25 | .23 | | * |

Overall Multiple $R^2$ .281
R .539

Overall Main Effects
F = 4.544
Sig of F = 0.000

* Significant at 0.05 level

### 5.4 (b) Satisfaction with Lifestyle Considerations

Table 22 contains the results of the individual MCA correlations between each of the pre-selected discriminatory variables and mean satisfaction with the lifestyle dimension. Six characteristics show significant individual influences on the mean score: the two housing type variables, housing tenure, length of residence, income level, and 'community of residence'.

All of these characteristics, except 'length of residence' and the 'site constructed/manufactured housing' variable, remain significant after the collective MCA test is considered (Table 23).

With respect to the impact of income, further examination of the data shows higher rates of lifestyle satisfaction, as income increases. This is expected. More disposable income typically is reflected in enhanced lifestyle opportunities which, in turn, usually leads to an enhanced perception of lifestyle satisfaction.

## 5.5 SUMMARY

This chapter examined variation in the structure of residential satisfaction amongst the residents of the retirement communities surveyed, based on 13 pre-selected independent variables related to respondent demographics and current housing characteristics.

The MCA results reveal that different independent variables do have different effects on particular dimensions, although certain discriminatory variables do emerge as being significant more often than others. Table 24 summarizes those discriminatory variables which were shown to account for a significant proportion of variance within each dimension.

As indicated in the table, the 'community of residence' is the most frequently occurring significant explanatory variable. It is the most significant variable in accounting for variation with the importance ratings on all four dimensions, except location considerations. Similarly, it is also the most significant variable in accounting for variation in the satisfaction ratings of three of the four dimensions, dwelling characteristics excepted.

This is not surprising, since the different communities each have their own individual characteristics and locations. More importantly, this result shows that more general community factors - such as tenure and type of construction - apparently have little bearing on residential satisfaction with retirement communities. Individual idiosyncrasies in community planning, location and management seem to have more of an effect.

In terms of general product attributes, it is important to note that whether or not the housing is attached or detached does have particular effect on residential satisfaction with the Dwelling Characteristics dimension. In general, those in attached housing are less satisfied than those in detached housing, because of an associated reduction in privacy and sound transference between units.

## TABLE 22

## MCA CORRELATION RESULTS

## LIFESTYLE - SATISFACTION

| | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .54 | .54 | .287 | * |
| Housing Type (Manu/Site Const) | .49 | .49 | .238 | * |
| Housing Type (Attached/Detached) | .23 | .23 | .054 | * |
| Housing Tenure | .21 | .21 | .043 | * |
| Age | .31 | .31 | .098 | -- |
| Length of Residence | .32 | .32 | .105 | * |
| Living Arrangements | .07 | .07 | .005 | -- |
| Respondent's Health | .20 | .20 | .039 | -- |
| Spouse's Health | .11 | .11 | .011 | -- |
| Suffer Health Problems | .00 | .00 | .000 | -- |
| Gender | .11 | .11 | .012 | -- |
| Live Year Round | .08 | .08 | .006 | -- |
| Annual Income | .30 | .30 | .088 | * |

* Significant at 0.05 level

## TABLE 23

## COLLECTIVE MCA RESULTS

## LIFESTYLE - SATISFACTION

| Significant Variables | Eta | Beta | $R^2$ | F |
|---|---|---|---|---|
| Community of Residence | .54 | .58 | | * |
| Housing Type (Manu/Site Const) | .49 | .05 | | -- |
| Housing Type (Attached/Detached) | .23 | .45 | | * |
| Housing Tenure | .21 | .48 | | * |
| Length of Residence | .32 | .13 | | -- |
| Annual Income | .30 | .29 | | * |
| | | | | |
| Multiple $R^2$ | | | | .344 |
| R | | | | .597 |

Main Effects
F = 7.496
Sig of F = 0.000

* Significant at 0.05 level

## TABLE 24

## SUMMARY TABLE OF SIGNIFICANT VARIABLES IN COLLECTIVE MCA

### 1. DWELLING CHARACTERISTICS

A) IMPORTANCE
Annual Income
Community of Residence
Live Year Round

B) SATISFACTION
Housing Type (Attached/Detached)
Respondent's Health

### 2. LOCATION CONSIDERATIONS

A) IMPORTANCE
No Significant Variables

B) SATISFACTION
Community of Residence

### 3. TENURE CONSIDERATIONS

A) IMPORTANCE
Community of Residence
Housing Tenure

B) SATISFACTION
Community of Residence

### 4. LIFESTYLE CONSIDERATIONS

A) IMPORTANCE
Community of Residence
Respondent's Health

B) SATISFACTION
Community of Residence
Housing Tenure
Housing Type (Attached/Detached)
Annual Income

The attached/detached housing type variable, interestingly enough, also has an effect on satisfaction with the Lifestyle Considerations Dimension. However, it is the third most important explanatory variable on this dimension. More prominent is the effect of tenure, with those living in condominium and leasehold tenure showing the most satisfaction with the lifestyle aspects of retirement community living. This is likely related to the fact that these tenure types are more closely associated with the availability of social and recreational facilities.

One of the most interesting results of this chapter, is that most of the personal respondent characteristics selected for this analysis apparently have little effect on resident evaluations of and satisfaction with, their respective communities. In general, only 'annual income' and 'respondent's health' have significant effects.

The former is significantly related to importance of the Dwelling Characteristics dimension and satisfaction with the Lifestyle Considerations Dimension. However, income plays more of a role in accounting for the importance of dwelling. More specifically, income has its greatest effect on the 'price of housing' attribute, with people in lower income groups logically placing more importance of the price of housing.

The respondent's health variable is significant on satisfaction with the Dwelling Considerations dimension, and on the importance of the Lifestyle Dimension. Reflecting the conventional wisdom, those in poorer health tend to be less satisfied with their current dwellings and place less importance on lifestyle considerations. This result reinforces the belief that retirement communities are most attractive to healthy, active seniors. Moreover, it also suggests that as health declines, propensity to move out of the community will likely increase.

As alluded to above, factors such as 'respondent age', 'gender' and 'length of residence' have no significant impact on the residents' satisfaction with retirement community living. In contrast, the residential satisfaction literature suggests that all three of these variables typically do have an impact on satisfaction, with higher satisfaction being related to advanced age and length of residence, and lower satisfaction being associated with female respondents.

These results are not supported by the findings from this study. However, this could be a function of the relative immaturity of the retirement community market. Most communities are less than ten years old, meaning that there is often little variance in the age/length of residence profile of the residents. As a result, this relative invariance compared to the broader population leads to these factors having a lower impact herein, compared to research conducted in residential environments which are not age homogenous.

This result could also explain the gender issue. Typically, previous studies suggest that lower satisfaction is associated with older, widowed females who live alone. Given that most residents of the communities surveyed are under age 70, the widowing factor has not yet impacted most residents - for example, 70% of the sample is married.

Recognizing these points, the age, length of residence and gender variables could become more important as time advances and as the retirement community phenomenon - and their associated populations - become more mature.

## Chapter Six

# OVERVIEW OF MAJOR RESULTS AND STUDY CONCLUSIONS

Across the preceding chapters of this study, a myriad of results and conclusions have been drawn with respect to the resident's surveyed satisfaction with retirement community living. The purpose of this chapter of the report is to briefly bring these results together and discuss the implication of these results. In addition, some comments on possibilities for future research will be made.

Overall, the most fundamental conclusion of this study, is that residents of the five Ontario retirement communities surveyed exhibit a high level of satisfaction with their current residential environments. When the satisfaction ratings on all attributes are collapsed and averaged together to form a single measure of overall satisfaction, a mean score of 3.09 results. Given that a maximum score is 4.0 (strongly satisfied) and that attaining this maximum on an overall average is virtually impossible, since not all respondents will be satisfied with all attributes, this overall score reflects a high rate of satisfaction, indeed.

Despite this high level of overall satisfaction, different dimensions of the residential environment do not contribute equally to the overall satisfaction package. This is due to the fact that certain residential dimensions either take on more importance in evaluating communities generally, or they provide less satisfaction within the current dwelling environment, than do other dimensions.

This broad result was discussed in part 4.4 of this study and displayed in Table 7 and showed that in terms of their respective contributions to satisfaction with living in retirement communities, the residential dimensions ordered out as follows:

1. **DWELLING CHARACTERISTICS**
2. **LIFESTYLE CONSIDERATIONS**
3. **LOCATION CONSIDERATIONS**
4. **TENURE CONSIDERATIONS**

It really comes as no surprise to learn that Dwelling Characteristics provides the greatest contribution to overall satisfaction with retirement community living. It is the most fundamental dimension, regardless of whether the housing is age segregated, whether it is rural, or whether it is urban. People live in the dwelling itself, so its predominance comes first and foremost. Thus, this is particularly important in evaluating any dwelling. Furthermore, it is interesting to note that amongst the residents of the communities surveyed, it also generates the highest mean satisfaction rating. This combined effect of being both a highly important dimension and a highly rated one, causes it to contribute the most to overall satisfaction.

While understanding the predominance of this dimension, it is also important to understand how attributes within the dimension interact and contribute to satisfaction. For example, the attribute which makes the greatest contribution to overall satisfaction within this dimension at retirement communities, is the availability of one storey units. This is not surprising considering that new housing developments offer bungalows in a price range that makes sense for this group. The availability of such housing at the communities surveyed has been a clear attraction to current residents.

Following this, it is apparent that detached housing is preferred over attached housing. Interestingly, those interviewees currently living in attached housing are largely dissatisfied with this type of housing generally, and dissatisfied with the amount of privacy the house affords, specifically. Moreover, open ended resident comments from this group indicate this dissatisfaction with privacy in attached units seems related mainly to poor soundproofing between units. This implies that those developing future retirement communities with attached housing should take special care with respect to noise attenuation between units. In addition, any extra steps taken in this direction should be given special marketing attention.

It is particularly interesting to note that the interviewees placed little importance on whether or not the housing in the community was site-constructed, or manufactured, when they chose to live in their current community. Moreover, there is no significant difference in the level of satisfaction between these two housing types. This finding runs contrary to the perception that manufactured housing is subject to a negative image and may be less marketable than site-constructed housing.

Finally, the desire for less maintenance and a smaller house, than where the respondent previously lived, form secondary contributions to overall satisfaction on the Dwelling Characteristics dimension.

In terms of variation by different respondent characteristics, only 'respondent's health' has an effect on satisfaction, with less healthy people showing lower rates of dwelling satisfaction.

As noted earlier, the Lifestyle Considerations dimension provides the second greatest contribution to the resident's satisfaction with living in their communities. This is interesting, given the coinage of the term most often used to describe the retirement community from a marketing standpoint - "adult lifestyle community".

The most important attribute in contributing to satisfaction with this dimension is the fact that retirement communities offer an all adult environment. This result is consistent across virtually all interviewees, regardless of personal characteristics or the community they live in. This is a particularly enlightening result, given the current contention over the legality of restricting housing purchase or tenancy on the basis of age. It is also important in light of the question of the social acceptance of age segregated communities. It seems that not only are such communities satisfactory to their residents, but their all adult nature is, in fact, one of their major points of attraction.

Much of the literature on retirement communities in both Ontario and the United States focuses on their recreational nature and suggests that people move to these communities to enjoy a leisure-oriented lifestyle. The importance of the lifestyle dimension in contributing to overall satisfaction does support this position, to a degree. However, it is important to note that recreational and social facilities, in and of themselves, provide only a limited contribution to satisfaction with living in retirement communities. Rather, it is the social aspects of living in these communities which makes a more significant contribution to satisfaction with these communities, resulting from the similar peer group atmosphere which comes with living in an all adult community.

Similar to the Dwelling Considerations dimension, 'respondents health' and 'annual income' each have their own effect on the evaluation of this dimension. For example, those respondents who are in better health place more importance on lifestyle considerations, particularly recreation facilities, although the relative importance of such facilities remains only moderate. With respect to the effect of income, those in higher income groups are generally more satisfied with the lifestyle dimension of the communities surveyed.

Overall, however, the most important characteristic in accounting for variations on this dimension is the community of residence. This variation is largely related to the amount of importance placed on social and recreational facilities. In general, these facilities are of at least some importance to the residents of those communities which are located closest to and draw on the Toronto market, while those living in communities located well outside Toronto's influence tend to find these considerations unimportant.

This result is likely a function of market competition and choice, in addition to the logical conclusion that those living in urban areas are more lifestyle oriented. For example, communities located farthest from Metropolitan Toronto - especially Green Haven, in this case - often represent the only alternative in the immediate area. This community, in particular has drawn most of its residents from the local area. As such, people have chosen to live there because it allows them to remain in the same general community, while moving to an all adult environment, with single level housing. The lifestyle dimension generally and the recreation and social facility attributes, specifically, therefore become less important.

In contrast, projects like Heritage Village, Morningside and Tecumseth Pines all serve the Toronto centred market, in addition to their respective local markets. Moreover, all are somewhat similar to other communities in the same market area, in terms of price and housing types offered. As a result, higher priority requirements on the more important Dwelling Characteristics dimension, are perhaps more readily satisfied in the Golden Horseshoe market area, because the increased competition leads to increased choice for buyers with Toronto, or Golden Horseshoe area origins. In turn, potential purchasers - now residents - who originate from within this market area may be moving down the hierarchy of evaluation, differentiating between communities on the basis of recreation and social facilities offered, since all communities meet their requirements under the Dwelling Characteristics dimension.

nblc

The fact that Lifestyle is the second most influential dimension in accounting for overall satisfaction is particularly interesting, since it is just the third most important dimension from a community evaluation standpoint. In contrast, the Location Considerations dimension received the second highest importance rating, but because its satisfaction rating is the lowest of all dimensions, its contribution to overall satisfaction is lower.

This result could be due to the fact that while the residents surveyed place importance on living in a community which has a rural setting, they place a higher level of importance on being close to a city, in order to be in a position to utilize the related services. However, the residents show higher satisfaction with the former, rather than the latter, partially contributing to the lower satisfaction with the location dimension.

Aside from this, the residents gain more satisfaction from having good driving access to services, than from geographic location attributes, such as proximity to a small town or a city. In particular, shopping, medical and hospital services should be readily accessible from the community for it to possess a satisfactory location.

Interestingly, variation on the Location Dimension is virtually non-existent on the basis of the pre-selected discriminatory variables used in the analysis. Only 'community of residence' has some effect on satisfaction with this dimension, implying that a certain community (or communities) may have a site specific location problem, for example. In this case, the answer appears to be some problems with the safety of one project's entrance onto the highway it is located on.

Finally, one of the most interesting results of the study is the minimal contribution which Tenure Considerations apparently have in determining the level of satisfaction amongst retirement community residents. This low contribution is related to the fact that the residents place very little importance on tenure in evaluating retirement communities generally.

Moreover, the results show that of the three tenure types studied, freehold is the most preferred, followed by leasehold and condominium, although there is little difference in the preference for the latter. Perhaps a more important result is that there is no significant difference in the satisfaction ratings of residents living under different tenure types, after the interdependency which tenure has with community is accounted for.

This finding runs contrary to the popularly held notion that leasehold tenure is a less satisfactory form of tenure than other options. In fact, amongst people of lower and moderate affluence, leasehold tenure becomes a more preferred option. This is because these communities usually offer the lowest selling prices, with the associated trade-off of a monthly lease fee. Thus, leasehold communities can have high appeal with those who may have more limited "up front" funds, but whose monthly income is stable, secure and sufficient to cover costs.

While the above results are valid, it should be noted that one of the limitations of this study, however, is related to the extent to which different types of tenure have been represented. For example, three communities offer leasehold product, but with different types of housing construction. In contrast, freehold and condominium tenure are represented by just one community each.

This limitation is generally a function of the relative immaturity of the retirement community market in Ontario as there are comparatively few condominium communities. In addition, the objectives established by C.M.H.C. also limited the selection of communities. More specifically, communities such as Green Briar in Alliston and The Edgewater in Bobcaygeon would have made good case studies, however, they have been examined in detail in other studies. As such, to avoid duplication, C.M.H.C. suggested that different communities be used in this research.

Overall, the comparative importance of tenure in the literature and in popular discussion implies that this aspect of retirement community evaluation and satisfaction would be worthy of additional research, once the market matures more fully.

This question of market maturity leads to another point - the effect of resident age and length of residence on satisfaction. These two discriminatory variables had no significant effect on variation with the importance or satisfaction ratings on the different dimensions. In contrast, most residential satisfaction research has shown these two variables to be important predictors of satisfaction.

This result - or lack of one - is also likely a function of market immaturity. In general, there is relatively little variance in the age, or length of residence of the residents surveyed, especially if compared to the broader population. As a result, this invariance in the explanatory variable leads to a minimal impact on variance in the rating scores. This may change as the market becomes more mature and as do the residents of the communities. As such, future research should be undertaken at a later date, to more fully investigate the question of age - especially that related to identifying an age threshold where satisfaction with retirement communities begins to decrease and propensity to move to another type of housing might result.

In closing, it seems as if the planned retirement community is becoming a well accepted part of the housing fabric and is here to stay. Hopefully, the improved understanding of buyer preferences and resident satisfactions which result from this study of existing communities can be used to enhance the liveability of future communities through better planning.

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# APPENDIX 1

A) Letter to the Retirement Community Administrators

B) Letter to the Retirement Community Residents

3 church street
suite 100
toronto, ontario M5E 1M2
(416) 364-4414

n. barry lyon
consultants limited

Dear Administrator:

I am writing to you on behalf of Lyon Consultants, a well-established consulting firm specializing in marketing research related to all forms of residential real estate development.

Recently, we were honoured to be awarded an External Research Grant from the Canada Mortgage and Housing Corporation. The purpose of this grant is to conduct an in-depth study, assessing Residents' Satisfaction With Retirement Community Living in Ontario.

As the administrator of ______________, you are no doubt aware of the enormous and growing popularity of such residential communities in Ontario. However, despite this popularity, there has been very little research conducted into the nature of the residents of these communities, why they have chosen to live in them, what they like and don't like about living in them.

At the same time, learning more about these communities and the people who live in them is very important. For developers, this information is the best way to ensure that future retirement communities can be designed to best meet the needs of their residents. For planners and municipal politicians - those who regulate the development of the communities - this information can be especially useful in projecting impacts on community services, through gaining additional insight into the future population profile of the municipality.

The main focus of our study will be based on a series of in-depth, personal interviews, conducted with existing residents of selected retirement communities in Ontario. We feel that ______________ would be especially appropriate for our study, since we believe it offers a unique housing option to seniors, while also possessing many other characteristics which we would like to examine as part of our study.

As such, we would like to ask for your co-operation in allowing our research team to include ________________ as part of our study and would be most appreciative if you would give favourable consideration to our request.

Within the next few weeks we will be contacting you to discuss our request and provide further details of the study. In the meantime, however should you require any further information about our firm or our retirement community research project, please do not hesitate to contact the writer, at 1-416-364-4414.

Yours Truly,

3 church street
suite 100
toronto, ontario M5E 1M2
(416) 364-4414

n. barry lyon
consultants limited

Dear Retirement Community Resident:

I am writing to you on behalf of N. Barry Lyon Consultants Limited, a housing marketing and real estate consulting firm. Recently, we were honoured to be awarded an External Research Grant from Canada Mortgage and Housing Corporation, to conduct a study to determine how satisfied retirement community residents are with their communities.

As a resident of ________, you are no doubt aware of the growing popularity of adult oriented communities, such as yours. However, despite the growth in the number of people choosing to move to these communities, very little is known about why people like yourself have chosen to move to them, or about what is liked or not liked about living in them.

Learning more about these and other related questions, is one way in which the administrators of your community can look for ways to improve it. This is a major reason for doing the study. In addition, this information should prove valuable to those creating new communities, in that it allows the planning and design of these communities to be more sensitive to the needs of future residents. The results of the study should also be of benefit to municipal representatives and planners, who regulate the development of retirement communities within their jurisdiction.

The administrators of ___________ have thoughtfully granted us permission to include your community as part of our study. Beginning around June 1, 1989, a member of our research team ______________ will be visiting your community and perhaps, your home, to invite you to participate in our study.

We anticipate that about 45 minutes of your time will be required and we understand that this sounds like a lot. However, we have a great deal to ask and hopefully, you have a lot to tell us. Many of the questions are straightforward, however and you can be assured that all information you provide will be treated confidentially and will be used only for statistical purposes.

The findings from this study will be published by Canada Mortgage and Housing Corporation, as an education paper. A copy of the report and the study findings will be made available to ___________.

I would like to thank you in advance for your valuable time and co-operation. The research team at Lyon Consultants look forward to visiting ___________ and talking with you. Prior to our visit, however, should you have any questions, please do not hesitate to contact the writer, at 1-416-364-4414.

Yours Truly,

# APPENDIX 2

1) Retirement Community Resident Satisfaction Survey
2) Administrator's Questionnaire
3) Site/Community Evaluation

## RETIREMENT COMMUNITIES

## RESIDENT SATISFACTION SURVEY

---

**INTERVIEWEE NAME:** _______________ **DATE:** _______________

**ADDRESS:** _______________ **COMMUNITY:** _______________

_______________ **HOUSING TYPE:** _______________

**TELEPHONE (H)** _______________ **HOUSING TENURE:** _______________

**INTERVIEWER:** _______________ _______________

---

Introduction (suggested only -- do not read verbatim)

Hello, my name is ____________. I am with Lyon Consultants, a housing marketing and real estate consulting firm.

We have received funding from Canada Mortgage and Housing Corporation to conduct a study of retirement communities to determine how satisfied residents are with retirement community living.

People for this study have been selected from the administrators list in a number of retirement communities throughout Ontario.

Findings from this study will be of benefit to the development community, those developing retirement communities, to ensure that those retirement communities being planned meet the needs of their residents. It will also be of benefit to municipal planners and politicians, who regulate the development of retirement communities within their jurisdiction.

**You can be assured that all information you provide will be treated as confidential and will be used only for statistical purposes.**

### A. CURRENT AND PREVIOUS RESIDENCE

**To begin, I would like to ask you a few basic questions about your current home and your previous home.**

**1. How long have you been living at _______________?**

| | | | |
|---|---|---|---|
| (1) | less than 1 year | (4) | 11 - 15 years |
| (2) | 1 - 5 years | (5) | 16 - 20 years |
| (3) | 6 - 10 years | (6) | refused answer |

____

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**2. What size (floor area) is your present home?**

(1) 500-749 sq.ft.
(2) 750-999 sq.ft.
(3) 1,000-1,249 sq.ft.
(4) 1,250-1,499 sq.ft.
(5) 1,500-1,749 sq.ft.
(6) 1,750-1,999 sq.ft.
(7) 2,000-2,249 sq.ft.
(8) 2,250-2,499 sq.ft.
(9) 2,500-2,749 sq.ft.
(10) 2,750-2,999 sq.ft.
(11) 3,000 or more sq.ft.
(12) Don't know ____

**3. How many bedrooms or bedrooms plus den do you have in your present home?**

(1) Studio
(2) One bedroom
(3) One bedroom plus den
(4) Two bedrooms
(5) Two bedrooms plus den
(6) Three bedrooms
(7) More than three bedrooms ____

**3a. Do you have a Florida room or solarium attached to the house?**

(1) Yes
(2) No ____

**4. What type of home did you move from?**

(1) Single family detached
(2) Semi-detached
(3) Townhouse
(4) Rental apartment
(5) Condominium apartment
(6) Other (specify) ____________ ____

**5. Did you own or rent your previous home?**

(1) Own
(2) Rent ____

**6. Where was your previous home located?**

________________________________________

________________________________________

**6a. Where are you originally from?**

________________________________________

________________________________________

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## B. RETIREMENT COMMUNITY SELECTION

7. In general, why did you choose to live in a retirement community, instead of a more conventional residential community?

______________________________________________

______________________________________________

8. The following list contains a number of items which some residents of other retirement communities have mentioned were important to them, when deciding between different retirement communities and selecting their current residence. Please think back to when you started looking for a new home. How important were each of these items to you, in evaluating the appeal of different retirement communities? Please use the following scale to indicate how important the different items were to you:

(0) Unimportant (1) Somewhat important
(2) Important (3) Very Important

### I. Dwelling Characteristics

| | | 0 | 1 | 2 | 3 |
|---|---|---|---|---|---|
| 1) | Wanted A Smaller House | | | | |
| 2) | Wanted A Larger House | | | | |
| 3) | Price of Housing | | | | |
| 4) | Availability of One Storey Units | | | | |
| 5) | Availability of Two Storey or Loft Units | | | | |
| 6) | Wanted a Basement | | | | |
| 7) | Exterior Appearance of Surrounding Dwellings | | | | |
| 8) | Privacy of Dwelling | | | | |
| 9) | Desire Less Maintenance | | | | |
| 10) | Manufactured (mobile or modular) Housing | | | | |
| 11) | Site Constructed Housing | | | | |
| 12) | Detached Housing | | | | |
| 13) | Attached Housing (semi or townhouse) | | | | |

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## II. LOCATIONAL CONSIDERATIONS

**INTERVIEWEE NOTE: Walking distance will be considered 3-5 blocks from the community and general overall accessibility.**

| | 0 | 1 | 2 | 3 |
|---|---|---|---|---|
| 1) Located in A Rural Setting | ____ | ____ | ____ | ____ |
| 2) Located in a Small Town | ____ | ____ | ____ | ____ |
| 3) Located near a City | ____ | ____ | ____ | ____ |
| 4) Accessible to Highway | ____ | ____ | ____ | ____ |
| 5) Accessible to Airport | ____ | ____ | ____ | ____ |
| 6) Within Walking Distance of Shopping and Personal Services | ____ | ____ | ____ | ____ |
| 7) Within Driving Distance of Shopping and Personal Services | ____ | ____ | ____ | ____ |
| 8) Within Walking Distance of Medical Services | ____ | ____ | ____ | ____ |
| 9) Within Driving Distance of Medical Services | ____ | ____ | ____ | ____ |
| 10) Within Walking Distance of Hospital | ____ | ____ | ____ | ____ |
| 11) Within Driving Distance of Hospital | ____ | ____ | ____ | ____ |
| 12) Within Walking Distance of Entertainment | ____ | ____ | ____ | ____ |
| 13) Within Driving Distance of Entertainment | ____ | ____ | ____ | ____ |
| 14) Within Walking Distance of Family/Friends | ____ | ____ | ____ | ____ |
| 15) Within Driving Distance of Family/Friends | ____ | ____ | ____ | ____ |
| 16) Within Walking Distance of Place of Worship | ____ | ____ | ____ | ____ |
| 17) Within Driving Distance of Place of Worship | ____ | ____ | ____ | ____ |

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## III. TENURE CONSIDERATIONS

| | 0 | 1 | 2 | 3 |
|---|---|---|---|---|
| 1) Availability of Condominium Tenure | ___ | ___ | ___ | ___ |
| 2) Availability of Freehold Tenure | ___ | ___ | ___ | ___ |
| 3) Availability of Leasehold Tenure | ___ | ___ | ___ | ___ |

## IV. LIFESTYLE CONSIDERATIONS

| | | | | |
|---|---|---|---|---|
| 1) All Adult Community | ___ | ___ | ___ | ___ |
| 2) Looking for Retirement Community of less than 200 dwellings | ___ | ___ | ___ | ___ |
| 3) Looking for Retirement Community of more than 200 dwellings | ___ | ___ | ___ | ___ |
| 4) Recreational Facilities | ___ | ___ | ___ | ___ |
| 5) Social Facilities | ___ | ___ | ___ | ___ |
| 6) Community Security System | ___ | ___ | ___ | ___ |
| 7) Ensuite Security System | ___ | ___ | ___ | ___ |
| 8) Social Aspects of Being With People of Similar Age | ___ | ___ | ___ | ___ |

9. Can you think of anything else that was important to you, that we have forgotten to mention?

(1) Yes (2) No ____

If yes, which things(s)?

________________________________________

________________________________________

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10. Did you look at any other communities before deciding to settle at ____________________?

(1) Yes (2) No ____

If yes, which one(s)?

________________________________________

________________________________________

11. Given the things that you mentioned were important to you in selecting your present community, why did you decide to move to ____________, instead of some of these other communities?

________________________________________

________________________________________

C. COMMUNITY SATISFACTION

So far, we've asked you a few things about what type of home you are living in now, and about the factors behind your decision to move here. At this point, we would like to ask you how satisfied you are with various aspects of your current home and community.

Please rate your satisfaction levels using the following scale, relative to your present residential situation.
0 - Neutral
1 - Strongly Dissatisfied
2 - Slightly Dissatisfied
3- Slightly Satisfied
4 - Strongly Satisfied

I. DWELLING CHARACTERISTICS

12. To begin, we would like you to rate the level of satisfaction your current residence gives you, with respect to the following items related to dwelling characteristics.

| | | 0 | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| 1) | House Size | ____ | ____ | ____ | ____ | ____ |
| 2) | Exterior Appearance of Surrounding Dwellings | ____ | ____ | ____ | ____ | ____ |
| 3) | Privacy of Dwelling | ____ | ____ | ____ | ____ | ____ |
| 4) | Amount of Maintenance Required | ____ | ____ | ____ | ____ | ____ |

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13. Using the same scale as above, how satisfied are you with your (manufactured/site constructed) home?

(0) Neutral (1) Strongly Dissatisfied
(2) Slightly Dissatisfied (3) Slightly Satisfied
(4) Strongly Satisfied _____

14. Is there anything in particular which you are satisfied or dissatisfied with?

________________________________________

________________________________________

15. You also mentioned at the beginning of our discussion that you are currently living in a (detached/attached) home. Using the same scale as above, how satisfied are you with this type of dwelling?

(0) Neutral (1) Strongly Dissatisfied
(2) Slightly Dissatisfied (3) Slightly Satisfied
(4) Strongly Satisfied _____

16. If you were to purchase your home again, would you choose the same type of home (manufactured/site constructed - type attached/detached)?

(1) Yes (2) No _____

If yes, why?

________________________________________

________________________________________

If no, why not?

________________________________________

________________________________________

17. Have you made or do you intend to make any home improvements/renovations to your home?

(1) Yes (2) No (3) Possibly _____

If so, what are they?______________________________

________________________________________

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## II. LOCATIONAL CHARACTERISTICS

18. Now we would like you to rate the level of satisfaction your current residence gives you, with respect to the following items related to locational characteristics.

INTERVIEWEE NOTE: Walking distance will be considered 3-5 blocks from the community and general overall accessibility.

0 - Neutral
1 - Strongly Dissatisfied
2 - Slightly Dissatisfied
3 - Slightly Satisfied
4 - Strongly Satisfied

| | | 0 | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| 1) | Located in a Rural | | | | | |
| 2) | Located in a Small Town | | | | | |
| 3) | Located near a City | | | | | |
| 4) | Size of this Retirement Community | | | | | |
| 5) | Accessible to Highway | | | | | |
| 6) | Accessible to Airport | | | | | |
| 7) | Amount of Nearby Traffic and Noise | | | | | |
| 8) | Walking Distance to Shopping and Personal Services | | | | | |
| 9) | Driving Distance to Shopping and Personal Services | | | | | |
| 10) | Walking Distance to Medical Services | | | | | |
| 11) | Driving Distance to Medical Services | | | | | |

| | | 0 | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| 12) | Walking Distance to Hospital | ____ | ____ | ____ | ____ | ____ |
| 13) | Driving Distance to Hospital | ____ | ____ | ____ | ____ | ____ |
| 14) | Walking Distance to Entertainment | ____ | ____ | ____ | ____ | ____ |
| 15) | Driving Distance to Entertainment | ____ | ____ | ____ | ____ | ____ |
| 16) | Walking Distance to Family/Friends | ____ | ____ | ____ | ____ | ____ |
| 17) | Driving Distance to Family/Friends | ____ | ____ | ____ | ____ | ____ |
| 18) | Walking Distance to Place of Worship | ____ | ____ | ____ | ____ | ____ |
| 19) | Driving Distance to Place of Worship | ____ | ____ | ____ | ____ | ____ |

19. Now we would like to find out how frequently you visit the surrounding communities for the following services.

| | Service | Community | Frequency |
|---|---|---|---|
| 1) | Medical Services | __________ | __________ |
| 2) | Shopping - Grocery and Personal | __________ | __________ |
| 3) | Entertainment - Theatre and Restaurants | __________ | __________ |
| 4) | Hair dresser/Barber | __________ | __________ |
| 5) | Recreation Facilities | __________ | __________ |
| 6) | Bank | __________ | __________ |
| 7) | Other | __________ | __________ |

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20. Do you drive?

(1) Yes (Skip to Q22) (2) No (Continue Q21) ____

21. Is there any transportation available, arranged by your community for those who do not drive?

(1) Yes (Skip to Q22) (2) No (Continue Q21a) ____

21a. If no, would you like to see some form of transportation provided?

(1) Yes (2) No ____

21b. If yes, what type of service would you like to see made available and how regular should it run?

______________________________________________

22. All things considered, how satisfied are you with the overall location of this community?

(0) Neutral (1) Strongly Dissatisfied
(2) Slightly Dissatisfied (3) Slightly Satisfied
(4) Strongly Satisfied ____

III. TENURE CONSIDERATIONS

23. How satisfied are you with the type of tenure under which you are currently living (condominium, leasehold, or freehold)?

(0) Neutral (1) Strongly Dissatisfied
(2) Slightly Dissatisfied (3) Slightly Satisfied
(4) Strongly Satisfied ____

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24. What do you like/dislike about your current form of tenure?
Type of Tenure: ______________________

**Likes**

______________________________________________

______________________________________________

**Dislikes**

______________________________________________

______________________________________________

25. If you were purchasing your home over again, would you choose the same form of tenure ?

(1) Yes (2) No (3) Don't Know ____

## IV. LIFESTYLE, AMENITY AND SERVICE CONSIDERATIONS

(Interviewer: Q27 - Q30 Only applicable to those communities with facilities on-site).

26. Now we would like you to tell us a little about how you feel about the various social and recreational facilities which exist at your community. To begin, do you ever use any of your community's social or recreational facilities?

(1) Yes (2) No ____

Interviewer: If respondent answers yes to this question, please continue with Q27. If no, ask if there is any reason why they do not use the facilities and record answer below:

______________________________________________

______________________________________________

27. How frequently do you use the following social and recreational facilities: Respondents will only be asked about the facilities that apply to their community.

| | 1 | 2 | 3 | 4 | 5 | 6 |
|---|---|---|---|---|---|---|
| Amenities (if applicable) | Daily | 2-3 x/wk | Once/ Week | 1-2 x/mth | Occasion-ally | Never |
| (1) Indoor/Outdoor Pool | | | | | | |
| (2) Club House | | | | | | |
| (3) Shuffle Board | | | | | | |
| (4) Exercise Room | | | | | | |
| (5) Craft Room | | | | | | |
| (6) Library | | | | | | |
| (7) Golf Course | | | | | | |
| (8) Putting Green | | | | | | |
| (9) Driving Range | | | | | | |
| (10) Tennis Courts | | | | | | |
| (11) Billiards/Pool Room | | | | | | |
| (12) Organized Trips | | | | | | |
| (13) Sauna | | | | | | |
| (14) Lawn Bowling | | | | | | |
| (15) Whirlpool | | | | | | |
| (16) Hobby Gardens | | | | | | |
| (17) Barbecue Pit | | | | | | |
| (18) Fishing Pond | | | | | | |
| (19) Woodworking Room | | | | | | |
| (20) Paddle Boats | | | | | | |
| (21) Horseshoe Pit | | | | | | |
| (22) Bingo | | | | | | |

| Amenities | 1<br>Daily | 2<br>2-3 x/wk | 3<br>Once/ week | 4<br>1-2 x/mth | 5<br>Occasion ally | 6<br>Never |
|---|---|---|---|---|---|---|
| (23) Cards | ___ | ___ | ___ | ___ | ___ | ___ |
| (24) Darts | ___ | ___ | ___ | ___ | ___ | ___ |
| (25) Ping Pong | ___ | ___ | ___ | ___ | ___ | ___ |
| (26) Dancing | ___ | ___ | ___ | ___ | ___ | ___ |

(27) Other ____________________________________________

28. For those facilities which you do use, how satisfied are you, using the same scale used earlier?

| | 0 | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|
| (1) Indoor/Outdoor Pool | ___ | ___ | ___ | ___ | ___ |
| (2) Club House | ___ | ___ | ___ | ___ | ___ |
| (3) Shuffle Board | ___ | ___ | ___ | ___ | ___ |
| (4) Exercise Room | ___ | ___ | ___ | ___ | ___ |
| (5) Craft Room | ___ | ___ | ___ | ___ | ___ |
| (6) Library | ___ | ___ | ___ | ___ | ___ |
| (7) Golf Course | ___ | ___ | ___ | ___ | ___ |
| (8) Putting Green | ___ | ___ | ___ | ___ | ___ |
| (9) Driving Range | ___ | ___ | ___ | ___ | ___ |
| (10) Tennis Courts | ___ | ___ | ___ | ___ | ___ |
| (11) Billiards/Pool Room | ___ | ___ | ___ | ___ | ___ |
| (12) Organized Trips | ___ | ___ | ___ | ___ | ___ |
| (13) Sauna | ___ | ___ | ___ | ___ | ___ |
| (14) Lawn Bowling | ___ | ___ | ___ | ___ | ___ |
| (15) Whirlpool | ___ | ___ | ___ | ___ | ___ |
| (16) Hobby Gardens | ___ | ___ | ___ | ___ | ___ |

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| | 0 | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|
| (17) Barbecue Pit | ___ | ___ | ___ | ___ | ___ |
| (18) Fishing Pond | ___ | ___ | ___ | ___ | ___ |
| (19) Woodworking Room | ___ | ___ | ___ | ___ | ___ |
| (20) Paddle Boats | ___ | ___ | ___ | ___ | ___ |
| (21) Horseshoe Pit | ___ | ___ | ___ | ___ | ___ |
| (22) Bingo | ___ | ___ | ___ | ___ | ___ |
| (23) Cards | ___ | ___ | ___ | ___ | ___ |
| (24) Darts | ___ | ___ | ___ | ___ | ___ |
| (25) Ping Pong | ___ | ___ | ___ | ___ | ___ |
| (26) Dancing | ___ | ___ | ___ | ___ | ___ |

(27) Other ______________________________________________

29. Are there any other social or recreational facilities which your community does not have, but which you might like to see?

______________________________________________

______________________________________________

30. Do you feel that the project's social activities and facilities provide the opportunity to socialize with your neighbours in this community?

(1) Yes (2) No ____

31. Do you use any recreational facilities or participate in any social activities offered by the communities surrounding __________?

(1) Yes (2) No ____

31a. If yes, what are they and how often?

______________________________________________

______________________________________________

______________________________________________

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32. Does your community have an active community/residents association?

(1) Yes (2) No ____

32a. If yes, are you a member?

(1) Yes (2) No ____

If no, why not?

________________________________________

33. Overall, how would you rate the recreational and social amenities offered on site, using the same scale as before?

(0) Neutral
(1) Strongly Dissatisfied
(2) Slightly Dissatisfied
(3) Slightly Satisfied
(4) Strongly Satisfied ____

Any Reason for above rating?

________________________________________

34. Does your retirement community offer any other services on-site besides social/recreational?

(1) Yes (Continue Q.35) (2) No (Skip to Q.36) ____

35. Do you use any of the other services offered on-site ?

(1) Yes (Continue) (2) No (Skip to Q.36) ____

35a. If yes, which other services do you use?

(1) Convenience Store ____
(2) Laundry/Dry Cleaner ____
(3) Bank ____
(4) Post Office ____
(5) Travel Agent ____
(6) Medical Services ____
(7) Other ____

35b. Is there any additional charge for any other services offered?

(1) Yes (2) No ____

If yes, how much?

________________________________________

________________________________________

nblc

36. Would you like to have some medical/health care facilities offered on-site?

(1) Yes (2) No ____

36a. If no, why not?

________________________________________

36b. If yes, what would you like to see offered?

(1) Visiting doctor (once a week)
(2) Nurse on duty
(3) Housekeeping services
(4) Main meal provided
(5) Other ______________________________ ____

37. Does your community have a security system?

(1) Yes (2) No ____

38. Do you feel secure leaving your home while on vacation?

(1) Yes (2) No ____

If no, what do you feel needs to be done to make your community more secure?

________________________________________

39. Overall, how satisfied are you with the level of security in your community?

(0) Neutral (1) Strongly Dissatisfied
(2) Slightly Dissatisfied (3) Slightly Satisfied
(4) Strongly Satisfied ____

40. How satisfied are you with your ability to meet new friends and socialize with other people of a similar age group, at this community?

(0) Neutral (1) Strongly Dissatisfied
(2) Slightly Dissatisfied (3) Slightly Satisfied
(4) Strongly Satisfied ____

nblc

41. **How satisfied are you with the mix of age groups in your community (e.g. are there too many people of the same age, or is there too much of a mixture?)**

**(0) Neutral**
**(1) Strongly Dissatisfied**
**(2) Slightly Dissatisfied**
**(3) Slightly Satisfied**
**(4) Strongly Satisfied**

____

42. **Any comments on your answers to either of the above two questions?**

________________________________________

________________________________________

## V. FINANCIAL CONSIDERATIONS

43. **How much did you pay for your present home?**

(1) under $50,000
(2) $50,000-$74,999
(3) $75,000-$99,999
(4) $100,000-$124,999
(5) $125,000-$149,999
(6) $150,000-$174,999
(13) Don't Know
(7) $175,000-$199,999
(8) $200,000-$224,999
(9) $225,000-$249,999
(10) $250,000-$274,999
(11) $275,000-$299,999
(12) over $300,000
(14) Refused

____

44. **How much did you sell your previous home for?**

(1) under $50,000
(2) $50,000-$74,999
(3) $75,000-$99,999
(4) $100,000-$124,999
(5) $125,000-$149,999
(6) $150,000-$174,999
(13) Don't Know
(7) $175,000-$199,999
(8) $200,000-$224,999
(9) $225,000-$249,999
(10) $250,000-$274,999
(11) $275,000-$299,999
(12) over $300,000
(14) Refused

____

45. **How satisfied that the home you purchased has been a good financial investment?**

**(0) Neutral**
**(1) Strongly Dissatisfied**
**(2) Slightly Dissatisfied**
**(3) Slightly Satisfied**
**(4) Strongly Satisfied**

____

45a. **Any particular reason behind your opinion?**

________________________________________

________________________________________

46. How satisfied are you with the way your community is managed?

(0) Neutral (1) Strongly Dissatisfied
(2) Slightly Dissatisfied (3) Slightly Satisfied
(4) Strongly Satisfied ____

Comment:

________________________________________

________________________________________

47. Do you pay a monthly maintenance fee?

(1) Yes (2) No ____

48. How satisfied are you with the level of this fee, relative to the level of services you receive?

(0) Neutral (1) Strongly Dissatisfied
(2) Slightly Dissatisfied (3) Slightly Satisfied
(4) Strongly Satisfied ____

Comment:

________________________________________

________________________________________

D. WRAP-UP QUESTIONS

49. Overall, what do you feel are the advantages and disadvantages of retirement community living?

| Advantages | Disadvantages |
|---|---|
| ____________ | ____________ |
| ____________ | ____________ |
| ____________ | ____________ |

50. If you were to do it all again, in terms of making the decision to move to a retirement community, is there anything you would do differently?

(1) Yes (2) No ____

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**50a.** **If Yes, what would you do, and why?**

______________________________

______________________________

**If No, why not?**

______________________________

______________________________

## E. PROFILE INFORMATION

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INTERVIEWER: TO WIND THINGS UP, WOULD YOU MIND TELLING US A LITTLE ABOUT YOURSELF?

---

**51.** **What is your present living arrangement?**

(1) Live alone (Skip to Q52)
(2) Live with spouse
(3) Live with companion (Continue Q51a) ____

**51a.** **If live with companion:**

(1) are you related (Continue Q52)
(2) unrelated (Continue Q52) ____

**52.** **Are you:**

(1) Single
(2) Divorced/Separated (Continue Q.52a)
(3) Widowed (Continue Q52a) ____

**52a.** **Were you (widowed/divorced separated) when you moved into the community?**

(1) Yes
(2) No ____

**53.** **Your age:**

(1) Under 40 years
(2) 40 - 44 years
(3) 45 - 49 years
(4) 50 - 54 years
(5) 55 - 59 years
(6) 60 - 64 years
(7) 65 - 69 years
(8) 70 - 74 years
(9) 75 - 79 years
(10) 80 - 84 years
(11) 85 and over
(12) Refused to answer ____

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54. **The next few questions are related to your health. For you age, would you say your health is:**

(1) Excellent (3) Good
(2) Very Good (4) Fair
(5) Poor ____

**How would you say your spouse's health is?**

(1) Excellent (3) Good
(2) Very Good (4) Fair
(5) Poor ____

55. **Do you or your spouse suffer from any health problems which affect your daily living?**

(1) Yes (2) No ____

55a. **If yes, what are your primary ailments?**

(1) Angina/Heart problems
(2) Cataracts
(3) Arthritis/Rheumatism
(4) Foot Problems
(5) Hypertension (high blood pressure)
(6) Circulation Problems
(7) Anxiety and Depression
(8) Digestive Disorders
(9) Breathing Problems
(10) Allergies
(11) Other ________________________________ ____

56. **Gender of Respondent:**

(1) Male (2) Female
(3) Both - married couple ____

57. **Is the male head of the household retired, or still employed?**

(1) Retired (Continue Q58) (2) Employed (Skip to Q59) ____

58. **Was the male head of the household retired when you moved to your present home?**

(1) Yes (Skip to Q60) (2) No (Continue Q59) ____

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**59.** **Is (was) the male head employed outside of the household?**

(1) Yes - Full-time (2) Yes - Part-time ____
(3) No

**60.** **Is the female head of the household retired, or still employed?**

(1) Retired (Continue Q61)
(2) Employed (Skip to Q62)
(3) Never employed outside of the house (Skip to Q62) ____

**61.** **Was the female head of the household retired when you moved to your current home?**

(1) Yes (Skip to Q63) (2) No (Continue Q62) ____

**62.** **Is (was) the female head employed outside of the household?**

(1) Yes - Full-time (2) Yes - Part-time ____
(3) No

**63.** **What is (was) the occupation of the male head of household?**

(1) Skilled tradesman/women/technician
(2) Homemaker
(3) Secretarial/clerical/office worker
(4) Service Industry
(5) Sales
(6) Professional (ie.lawyer, accountant)
(7) Other (specify)________________________________________ ____

**And the female head of household?** ____

**64.** **Do you live here year around?**

(1) Yes (2) No ____

**If no, how many months of the year do you live here?**

______________________________________________________________________

**65.** **Do you foresee a need to move from ______________________?**

(1) Yes (2) No (3) Maybe ____

**65a.** **If yes or maybe, under what circumstances might you move?**

(1) Decline in health
(2) Decline in health of spouse
(3) To be near to family
(4) To be nearer to services
(5) Financial (eg. too expensive)
(6) Other ______________________________ ____

**65b.** **Is there a particular town/city that you see yourself moving to?**

______________________________________________

______________________________________________

**65c.** **What type of accommodation do you foresee yourself moving to if you were to leave your current home?**

(1) Apartment
(2) Condominium
(3) Senior's Apartment
(4) Nursing Home
(5) Rest Home/Retirement Home
(6) Home for the Aged
(7) Chronic Care Facility
(8) Shared Accommodation (eg. Boarding/Granny Flat)
(9) Live with children
(10) Other ______________________________ ____

**66.** **What is your approximate annual household income before taxes?**

---

**INTERVIEWER: EXPLAIN HOUSEHOLD INCOME. (HOUSEHOLD INCOME REPRESENTS THE COMBINED GROSS INCOME FROM ALL INCOME EARNERS RESIDING IN THE SAME HOUSE).**

---

(01) Under $40,000
(02) $40,000 - $49,999
(03) $50,000 - $59,999
(04) $60,000 - $69,999
(05) $70,000 - $79,999
(06) $80,000 - $89,999
(07) $90,000 - $99,999
(08) More than $100,000
(09) Refused to answer

**67.** **What is your major source of income?**

(1) Pension
(2) Savings
(3) Investments
(4) Employment
(5) Other ____

68. Can you give us an approximate idea how much of your annual household income is spent on housing? (dollar figure for a year including maintenance, upkeep, lease, condo fee, hydro, water, telephone, cable t.v.)

________________________________________

________________________________________

________________________________________

69. Comments/General Observations:

________________________________________

________________________________________

________________________________________

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## ADMINISTRATOR'S QUESTIONNAIRE:

### Background History:

1. Why did you decide to build a retirement community here, in this location? Was there a perceived demand for a retirement community?

______________________________

______________________________

______________________________

______________________________

______________________________

______________________________

2. Size of the community:

Number of actual units ____

Number of actual residents____

3. Are there plans, at present, to enlarge the existing community size?

Yes ____ No ____

3a. If yes, how many phases do you intend to add? ______________

______________________________

3b. How many homes in each phase? ______________________

3c. Will the homes in the next phase be the same as the ones already existing?

______________________________

______________________________

3d. What is the projected completed community size? ______________

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4. Are there any completed units vacant that have not been sold to date?

Yes ____ No ____

4a. If yes, how many? ____________

4b. If no, how long did it take to sell out? ______________________

______________________________________________________________

5. Approximately how many units have been resold?

Past year ____

Since the community opened ____

6. Approximate resale value? ________________________

7. What did residents pay for their units when they were first built? (ask for the range of prices - lowest to highest).

______________________________________________________________

8. Estimate or actual percentage of original residents still residing within the community?

________________________

9. What is the average age of residents? __________________________

9a. Has this average age changed from previous years?

Yes ____ No ____

9b. If yes, is the average age of community residents getting older or younger?

______________________________________________________________

______________________________________________________________

9c. **Estimate the percentage of the community under the age of 65 years?**

________________________________________

10. **What types of home construction are offered in this community?**

Site Construction ____

Manufactured (mobile, modular) ____

11. **What style of homes are offered and how many homes are there of each?**

Single detached ____

Attached (townhouses and semi-detached) ____

12. **What form of tenure is available in this community?**

Condominium ____

Leasehold ____

Freehold ____

13. **What is the range of unit sizes (sq.ft.) offered?** ________________

________________________________________

14. **What is the range of bedroom types offered? (Number of bedroom(s + den/solarium)**

________________________________________

________________________________________

15. **What are the lot sizes?**

Width __________

Length __________

16. How many homes have:

Full basement ____

Partial basement ____

No basement ____

17. How many homes have:

Garage ____

Carport ____

Neither ____

What is the premium for a garage, if applicable? ____________

18. How many homes have:

Solariums ____

What is the premium for a solarium, if applicable? ____________

19. How much is the monthly maintenance fee or lease charge? ________

______________________________________________________

20a. Has this fee increase in the past year?

Yes ____ No ____

20b. If yes, by how much ______________________________________

______________________________________________________

21. Which of the following does the monthly maintenance fee or lease charge cover?

| | | YES | No |
|---|---|---|---|
| 1) | Grass cutting | ____ | ____ |
| 2) | Window washing | ____ | ____ |
| 3) | Snow shovelling | ____ | ____ |

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| | | | |
|---|---|---|---|
| 4) | Roof repair | ____ | ____ |
| 5) | Maintenance of recreational facilities | ____ | ____ |
| 6) | Road | ____ | ____ |
| 7) | External up-keep of homes | ____ | ____ |

8) Other ______________________________

22. List of complete social/recreational amenities and services offered at this community at this time?

| | | Existing | Proposed |
|---|---|---|---|
| 1) | Indoor/Outdoor Pool | ____ | ____ |
| 2) | Club House | ____ | ____ |
| 3) | Shuffle Board | ____ | ____ |
| 4) | Dance/Exercise Room | ____ | ____ |
| 5) | Craft Room | ____ | ____ |
| 6) | Library | ____ | ____ |
| 7) | Golf Course | ____ | ____ |
| 8) | Tennis Courts | ____ | ____ |
| 9) | Billiards/Pool Room | ____ | ____ |
| 10) | Organized Trips | ____ | ____ |
| 11) | Sauna | ____ | ____ |
| 12) | Lawn Bowling | ____ | ____ |
| 13) | Whirlpool | ____ | ____ |
| 14) | Hobby Gardens | ____ | ____ |

15) Other ______________________________

______________________________________

**22a. Any additional amenities proposed for the community?**

**Yes** ____ **No** ____

**22b. If yes, please list additional proposed amenities**

________________________________________

________________________________________

________________________________________

**22c. When are these proposed amenities expected to be completed and ready for use by the residents?**

________________________________________

________________________________________

________________________________________

**23. Are there plans in place for future development of commercial facilities such as:**

| | YES | NO | PROPOSED DATE |
|---|---|---|---|
| 1) Shopping | ____ | ____ | ____ |
| 2) Bank | ____ | ____ | ____ |
| 3) Post office | ____ | ____ | ____ |
| 4) Hair dresser | ____ | ____ | ____ |

5) Other ________________________________________

________________________________________

24. Is there any program within the community to provide residents with:

| | YES | NO | PROPOSED |
|---|---|---|---|
| Housekeeping help | ____ | ____ | ____ |
| Yard maintenance (if not included) | ____ | ____ | ____ |

25. Is there any transportation available, arranged by the community for those who do not drive?

Yes ____ No ____

25a. If yes, what kind of transportation has been arranged for residents who do not drive?

25b. If no, has any thought been given to offering a transportation service to residents in the future?

26. Does this community have a resident's or community association?

Yes ____ No ____

26a. If yes, what role does this association have within the life of the community?

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**27. Do you, as Administrator, feel there are enough facilities and activities available to residents on site?**

**28. Do you feel on-site facilities are well used and activities are well attended by residents?**

**29. Does this community have a security system?**

Yes ____ No ____

**29a. If yes, what type of system is in place?**

**29b. If no, is there any security proposed?**

**Yes ____ No ____**

**29c. If yes, what will it consist of?**

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30. Has this community been well received by local residents and the larger community (municipality or nearby Town)?

Yes ____ No ____

30a. If no, what has been the problem?

______________________________

______________________________

______________________________

______________________________

______________________________

31. Does this community have a clearly stated age restriction?

Yes ____ No ____

31a. If no, has this community remained a retirement community, everyone over 55+ or 65+ years, since its inception?

Yes ____ No ____

31b. Has there been any concern or problem with younger couples and families wanting to live within the community?

Yes ____ No ____

31c. If yes, what has been the problem(s) and how has it been resolved?

______________________________

______________________________

______________________________

______________________________

______________________________

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## SITE/COMMUNITY EVALUATION:

1. **Does it look like this community was:**

Planned____

Evolved____

2. **Actual:**

Population of nearest town ______________________

Distance to nearest hospital ____________________

Distance to nearest health facilities - medical centre ____________________

3. **Does the nearest town have the following:**

| | YES | NO | If not available estimate distance |
|---|---|---|---|
| Public library | | | |
| Church (s) | | | |
| Movie theatre | | | |
| Live theatre | | | |
| Hair dresser/ barber | | | |
| Grocery store | | | |
| Major department store | | | |
| Recreation facilities eg.YMCA | | | |
| Golf course (if not on site) | | | |

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**List other facilities/activities in the nearest town that maybe used by residents of this retirement community?**

4. **Describe what is surrounding this community? (Is it on farm land? Is adjacent farm land barren?; Is it in the middle of a town or village? What other development is adjacent to the community?)**

5. Does this retirement community have the following:

| | YES | NO | PROPOSED |
|---|---|---|---|
| Curbs | ____ | ____ | ____ |
| Gutters | ____ | ____ | ____ |
| Side walks | ____ | ____ | ____ |
| Paved roads | ____ | ____ | ____ |
| Sodded lawns | ____ | ____ | ____ |

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**Does this retirement community have the following:**

| | YES | NO | PROPOSED |
|---|---|---|---|
| Entrance gate | ____ | ____ | ____ |
| Sign with community's name at front entrance | ____ | ____ | ____ |
| Visible security | ____ | ____ | ____ |
| Street lighting | ____ | ____ | ____ |
| **Any visible features:** | | | |
| Lake | ____ | ____ | ____ |
| Stream | ____ | ____ | ____ |
| Wooded nature trails | ____ | ____ | ____ |
| **Terrain:** | | | |
| Hilly | ____ | ____ | ____ |
| Flat | ____ | ____ | ____ |

Other ______________________________

**Does this community have the following:**

| | YES | NO | PROPOSED |
|---|---|---|---|
| **Community pattern:** | | | |
| Cul-de-sacs | ____ | ____ | ____ |
| Grid | ____ | ____ | ____ |
| Curvilinear | ____ | ____ | ____ |
| Other | ____________________ | | |
| **Proximity to:** | | | |
| Highway | ____ | ____ | ____ |
| Traffic noise | ____ | ____ | ____ |
| Rail road | ____ | ____ | ____ |
| Hydro lines run through property | ____ | ____ | ____ |
| **Construction on site:** | | | |
| Homes | ____ | ____ | ____ |
| Recreation | ____ | ____ | ____ |
| Other | ____________________ | | |

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Does this community have the following:

| | YES | NO | PROPOSED |
|---|---|---|---|
| Visual appeal: | | | |
| Are the homes the same design | ____ | ____ | ____ |
| Exterior finish same colour | ____ | ____ | ____ |

6. Estimate the number of dwellings with:

Garages ____

Carports ____

Without either ____

7. Do the homes have an external tool shed or storage area?

____________________

Are these storage areas:

attached to the homes ____

separate from the homes ____

8. Estimate how many homes have basements? ____________________

9. Estimate lot size:

Small ____

Medium ____

Large ____

10. Are the houses close together or spread apart? ____________________

____________________________________________________________

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11. Is there any noticeable difference between the size of homes in the community?

______________________________________________

______________________________________________

Is there any noticeable difference between the design of the homes in the community?

______________________________________________

______________________________________________

Are older homes or those in the first phase significantly different than new homes or those in the 2nd or 3rd phase? (if applicable).

______________________________________________

______________________________________________

______________________________________________

12. The approximate number of homes with the following materials for the exterior facade?

| | NUMBER |
|---|---|
| Aluminum Siding | _____ |
| Vinyl | _____ |
| Wood - Clapboard | _____ |
| Brick | _____ |
| Combination (what?) | _____ |
| Other | _____ |

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13. **General Maintenance of Community:**

| | YES | NO |
|---|---|---|
| Lawns mowed | ____ | ____ |
| Grounds maintained | ____ | ____ |
| Exterior of homes maintained | ____ | ____ |
| Landscaping common areas | ____ | ____ |
| Landscaping around homes | ____ | ____ |

14. **Recreational Facilities:**

Is the recreational facility/complex well maintained (exterior and interior)?

________________________________________

________________________________________

Are the facilities centrally located/average distance for residents to walk to use facilities?

________________________________________

15. How much visitor's parking has been provided? ____________________

How close is it in relation to the housing units? ____________________

Is there one central location for visitor's parking or is it distributed throughout the community?

____________________

16. Is the mail delivery:

Door to door ____

Central drop
or super boxes ____

Pick-up at Post Office in Town ____
Other ______________________________

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